Ont
L

SESSIONAL PAPERS.

VOL. XXXII.—PART III.

THIRD SESSION, NINTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO.

SESSION 1900.

H 00 65
21 | 8 | 00

TORONTO;
PRINTED AND PUBLISHED BY L. K. CAMERON.
Printer to the Queen's Most Excellent Majesty.
1900.

WARWICK BRO'S & RUTTER, PRINTERS.

TORONTO.

LIST OF SESSIONAL PAPERS.

PRESENTED TO THE HOUSE DURING THE SESSION.

TITLE.	No.	REMARKS.
Accounts (*Dom. and the Provinces*), Awards	51	*Printed.*
" Financial Commission	47	"
" Report of Commission	4	"
" Public	1	"
Agricultural College, Report	14	"
" and Experimental Union, Report	15	"
" and Horticultural Societies, Report	65	*Not printed.*
Amherstburg, Audit of Accounts	59	"
Asylums, Report	34	*Printed.*
Barron, Judge, O. in C	64	*Not printed.*
Bee Keepers' Association, Report	20	*Printed.*
Binder Twine sold in 1899	72	*Not printed.*
Births, Marriages and Deaths, Report	9	*Printed.*
Blanche River Pulp Company	49	"
Blind Institute, Report	37	"
Bonuses and Exemptions, Municipal	69	*Not printed.*
Boys and Girls reprieved	71	"
Cheese and Butter Associations, Report	22	*Printed.*
Children Neglected, Report	39	"
Courts, moneys in	55	*Not printed.*
Courts, Sittings of the	81	"
Crown Lands, Report	3	*Printed.*
Deaf and Dumb Institute, Report	38	*Printed.*
Division Courts, Report	29	"
Doyle, Judge, O. in C	58	*Not printed.*
Education, Report	12	*Printed.*
Elections, Returns	42	"
Elgin West, Commission	46	"
Entomological Society, Report	19	"
Estimates	2	"
Factories, Report	8	*Printed.*
Factories, Employes in	77	*Not printed.*
Farmers' Institutes, Report	24	*Printed*
Financial Commission, Report	4	"
Fruit Experiment Stations, Report	17	"
Fruit Growers' Association, Report	16	"
Fumigation Appliances, Report	44	"

Title.	No.	Remarks.
Game and Fish, Report	27	*Printed.*
Gaols, Prisons, etc., Report	35	"
Guarantee Policies	63	*Not printed.*
Health, Report	32	*Printed.*
Hoskin, John, salary	75	*Not printed.*
Hospitals and Charities, Report	36	*Printed.*
Immigration, Report	28	*Printed.*
Imperial Institute, Canadian Section	74	*Not printed.*
Infants, Moneys of, in Court	53	"
Industries, Report	26	*Printed.*
Insurance, Report	10	"
Insurance Company's, Guarantee Policies	63	*Not printed.*
Judicature Act, Judges fees under	58, 61, 62, 64	*Not printed.*
Judicature, Court of, money in, or under control of	55	"
Legal Offices, Report	30	*Printed.*
Leeds and Grenville, claim of	82	*Not printed.*
Library, Report on	45	"
License Inspectors, names of, etc.	67	"
Liquor Licenses, Report	40	*Printed.*
Live Stock Associations, Report	23	"
Live Stock, Registrar of, Report	73	"
Loan Corporations, Report	11	"
McNiven, Donald, appointment of	54	*Not printed.*
Manufacturing Industries, Bonuses to	69	"
Mayor's Report	40	*Printed.*
Mines, Report	5	"
Mines Act, regulations	56	"
Moneys in the Courts	55	*Not printed.*
Morson, Judge, O. in C	61	"
Municipal Auditor, Report	41	*Printed.*
Municipal Bonuses and Exemptions	69	*Not printed.*
Nepigon Pulp Company	80	*Printed.*
North Augusta License	60	*Not printed.*
Ontario Power Company, agreement	79	*Not printed.*
Poultry Associations, Report	21	*Printed.*
Printing and Binding, Tenders	57	"
Prisons and Reformatories, Report	35	"
Provincial Municipal Auditor, Report	41	"
Public Accounts	1	"
" Commission	47	"
" Report of Commission	4	"
Public Works, Report	7	"

Title.	No.	Remarks.
Pulp Company, Spanish River	50	*Printed.*
" Blanche River	49	"
" Nepigon River	80	"
Queen *vs.* Bole and Cahill	70	*Not printed.*
Queen Victoria Niagara Falls Park, Report	6	*Printed.*
" " agreement with Ontario Power Company	79	*Not printed.*
Registry Offices, Report of Inspector	31	*Printed.*
Revenue received in 1899	76	*Not printed.*
Road-making, Report	25	*Printed.*
San José Scale, Report	43	*Printed.*
Secretary and Registrar, Report	33	"
Spanish River Pulp Company	50	"
Spraying, Report of Superintendent	18	"
Statutes, distribution, correspondence	78	*Not printed.*
" distribution	52	"
Tavern and Shop Licenses Act, Report	40	*Printed.*
Thedford License	84	*Not printed.*
Titles, Report of Master	68	"
Toronto University, Reports	13	*Printed.*
Upper Canada College, Report	83	*Printed.*
Warren, Frederick, appointment of	66	*Not printed.*
West Elgin Commission	46	*Printed,*
Workmen's Compensation, Mayor's Report	40	"

LIST OF SESSIONAL PAPERS.

Arranged in Numerical Order with their titles at full length; the dates when Ordered and when presented to the Legislature: the name of the Member who moved the same, and whether Ordered to be Printed or not.

CONTENTS PART I.

No. 1.. Public Accounts of the Province for the year 1899. Presented to the Legislature, 6th March, 1900. *Printed.*

No. 2.. Estimates (Vote of Crédit) for the year 1900. Presented to the Legislature, 15th February, 1900. *Not Printed.* Estimates for the year 1900. Presented to the Legislature, 6th March, 1900. *Printed.* Estimates (Supplementary). Presented to the Legislature, 25th April, 1900. *Printed.*

No. 3.. Report of the Commissioner of Crown Lands for the year 1899. Presented to the Legislature, 29th March, 1900. *Printed.*

No. 4.. Report of the Royal Commission, on the Financial position of the Province. Presented to the Legislature, 6th March, 1900. *Printed.*

CONTENTS PART II.

No. 5.. Report of the Bureau of Mines for the year 1899. Presented to the Legislature, 25th April, 1900. *Printed.*

No. 6.. Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1899. Presented to the Legislature 23rd April, 1900. *Printed.*

No. 7. Report of the Commissioner of Public Works for the year 1899. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 8.. Report of the Inspectors of Factories for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

No. 9.. Report upon the Registration of Births, Marriages and Deaths in the Province for the year 1899. Presented to the Legislature, 9th March, 1900. *Printed.*

CONTENTS PART III.

No. 10.. Report of the Inspector of Insurance and Registrar of Friendly Societies for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

CONTENTS PART IV.

No. 11.. Report of the Financial Statements made by Loan Corporations for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

CONTENTS PART V.

No. 12.. Report of the Minister of Education for the year 1899, with the Statistics of 1898. Presented to the Legislature, 8th March, 1900. *Printed.*

No. 13.. Reports of Auditor and Standing Committee on Finance for 1899-1900, of the University of Toronto. Presented to the Legislature, 10th April, 1900. *Printed.*

No. 14.. Report of the Ontario Agricultural College and Experimental Farm for the year 1899. Presented to the Legislature, 17th April, 1900. *Printed.*

CONTENTS PART VI.

No. 15.. Report of the Agricultural and Experimental Union of Ontario for the year 1899. Presented to the Legislature, 26th March, 1900. *Printed.*

No. 16.. Report of the Fruit Growers' Association of Ontario for the year 1899 Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 17.. Report of the Fruit Experiment Stations of Ontario for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 18.. Report of the Superintendent of Spraying for the year 1899. Presented to the Legislature, 12th March, 1900. *Printed*

No. 19.. Report of the Entomological Society of Ontario for the year 1899. Presented to the Legislature, 21st March, 1900. *Printed.*

No. 20. Report of the Bee Keepers' Association for the Province for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

No. 21.. Report of the Poultry Associations of the Province for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

CONTENTS PART VII.

No. 22.. Report of the Cheese and Butter Associations of the Province for the year 1899. Presented to the Legislature, 23rd April, 1900 *Printed.*

No. 23.. Report of the Live Stock Associations of the Province for the year 1899, Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 24.. Report of the Superintendent of Farmers' Institutes of the Province for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 25.. Report of the Provincial Instructor in Road Making in Ontario for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

CONTENTS PART VIII.

No. 26.. Report of the Bureau of Industries for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 27.. Report of the Ontario Game and Fish Commissioners for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

No. 28.. Report of the Department of Immigration for the year 1899. Presented to the Legislature, 28th March, 1900. *Printed.*

No. 29.. Report of the Inspector of Division Courts for the year 1899. Presented to the Legislature, 12th March, 1900. *Printed.*

No. 30.. Report of the Inspector of Legal Offices for the year 1899. Presented to the Legislature, 9th March, 1900. *Printed.*

No 31.. Report of the Inspector of Registry Offices for the year 1899 with statement of fees and emoluments of Registrars. Presented to the Legislature, 23rd April, 1900. *Printed.*

No 32.. Report of the Provincial Board of Health for the year 1899. Presented to the Legislature, 25th April, 1900. *Printed.*

CONTENTS PART IX.

No. 33.. Report of the Secretary and Registrar of the Province for the year 1899. Presented to the Legislature, 25th April, 1900. *Printed.*

No. 34.. Report upon the Lunatic and Idiot Asylums for the Province for the year ending 30th September, 1899. Presented to the Legislature, 6th March, 1900. *Printed.*

No. 35.. Report upon the Common Gaols, Prisons and Reformatories of the Province for the year ending 30th September, 1899. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 36.. Report upon the Hospitals of the Province for the year ending the 30th September, 1899. Presented to the Legislature, 28th March, 1900. *Printed.*

No. 37.. Report upon the Institution for the Education of the Blind, Brantford, for the year ending 30th September, 1899. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 38.. Report upon the Institution for the Education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1899. Presented to the Legislature, 6th March, 1900. *Printed.*

CONTENTS PART X.

No. 39.. Report of the Work under the Children's Protection Act for the year 1899. Presented to the Legislature, 15th March, 1900. *Printed.*

No. 40.. Report on the working of the Tavern and Shop Licenses Acts for the year 1899. Presented to the Legislature, 6th March, 1900. *Printed.*

No. 41.. Report of the Provincial Municipal Auditor for the year 1899. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 42.. Return from the Record of the several Elections of the Legislative Assembly in the Electoral Divisions of West Peterborough, South Renfrew, East Elgin, West Elgin, South Brant, and East Middlesex, since the General Election of March 1st, 1898, shewing:—(1) The number of Votes polled for each Candidate in the Electoral District in which there was a contest. (2) The majority whereby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of Votes remaining unpolled. (5) The number of names on the Voters' Lists in each District. (6) The population of each District as shewn by the last Census. Presented to the Legislature, 20th February, 1900. *Printed.*

No. 43.. Report of the Commission of Enquiry, concerning the operation of the San José Scale Act, 1899. Presented to the Legislature, 12th March, 1900. *Printed.*

No. 44.. Report of the Inspector of Fumigation Appliances for the year 1899. Presented to the Legislature, 12th March, 1900. *Printed.*

No. 45.. Report of the Librarian on the state of the Library. Presented to the Legislature, 14th February, 1900. *Not printed.*

No. 46.. Copy of an Order-in-Council, approved by His Honour the Lieutenant-Governor the thirty-first day of January, 1900, directing that a Commission be appointed to enquire into matters connected with the election for the West Riding of Elgin, and also a copy of the Commission issued thereunder. Presented to the Legislature, 15th February, 1900. *Printed.*

No. 47.. Copy of a Commission appointing Messieurs Hoskin, Walker and Kirkland, Commissioners to enquire into the Financial affairs of the Province of Ontario. Presented to the Legislature, 19th February, 1900. *Printed.*

No. 48.. Report by Prof. James Mavor on Workmen's Compensation for Injuries. Presented to the Legislature, 25th April, 1900. *Printed.*

No. 49.. Copy of Agreement between Her Majesty, represented by the Honourable the Commissioner of Crown Lands, of the one part, and the Blanche River Pulp and Paper Company, Limited, of the other part, and bearing date on the 14th April, 1900. Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 50.. Copy of Agreement with the Spanish River Pulp and Paper Company Limited. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 51.. Awards of the Arbitrators on the Unsettled Accounts between the Dominion of Canada and the Provinces of Ontario and Quebec. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 52.. Statement as to distribution of the Statutes, Revised and Sessional, for the year, 1899. Presented to the Legislature, 7th March, 1900. *Not Printed.*

No. 53.. Return to an Order of the House of the Seventeenth day of March, 1899, for a Return shewing specificially the nature and amount of each investment now outstanding of the moneys or funds of infants and others in Court, the date when each such investment was made, the rate of interest the same bears, when and how payable, and the security held for each of such investments. Presented to the Legislature, 7th March, 1900. Mr. *Carscallen. Not Printed.*

No. 54.. Return to an Order of the House of the Sixth day of March, 1900, for a Return of copies of all correspondence in connection with the appointment of Donald McNiven, as a fishery officer for Lake Simcoe, together with copies of all reports made by him. Presented to the Legislature, 7th March, 1900. Mr. *Thompson. Not Printed.*

No. 55.. Return to an Order of the House of the Seventeenth day of March, 1899, for a Return shewing the total amount of moneys now on deposit in, or subject to the control and distribution of the Supreme Court of Judicature for Ontario, or either division thereof; the style of cause of each action or proceeding in which such moneys have been so paid in, and the County in which each action or proceedings was commenced, as far as practicable, together with the amount now standing to the credit of each such action or proceeding; the names of the persons by whom such payments were respectively made, and on what account, where practicable: the names of and last known addresses of the persons entitled thereto, in all cases in which no payment out of Court has been made within the last ten years, so far as appears by the books and papers in the office of the Accountant of the Supreme Court of Judicature for Ontario, and the amounts due to such persons respectively, so far as appears by the said books. Presented to the Legislature, 9th March, 1900. Mr. *Carscallen. Not printed.*

No. 56.. Regulations *in re* Staking out Locations under Mines Act, in the unsurveyed territory of Ontario. Presented to the Legislature, 12th March, 1900. *Printed.*

No 57.. Reported on Tenders for Departmental and Legislative Printing and Binding, and Contract with Warwick Bro's & Rutter. Presented to the Legislature, 15th March, 1900. *Printed.*

No. 58.. Copy of Order in Council directing the payment of Surplus Surrogate fees to His Honour Judge Doyle. Presented to the Legislature, 16th March, 1900. *Not Printed.*

No. 59.. Return to an Order of the House of the twenty-second day of March, 1899, for a Return of copies of all papers and correspondence between any member of the Government and any individual with respect to the audit asked for by citizens of the Town of Amherstburg, of the accounts of the local collector. Presented to the Legislature, 21st March, 1900. Mr. *Reid, (Addington.) Not Printed.*

No. 60.. Return to an Order of the House of the twenty-first day of March, 1900, for a Return of copies of all instructions issued by the Department to the inspector or commissioners of the County of Grenville, referring to application for hotel licenses in the Village of North Augusta in the County of Grenville, for the last four years, and all reports from the commissioners and inspector in relation thereto. Presented to the Legislature, 22nd March, 1900. Mr. *Joynt*. *Not Printed.*

No. 61.. Copy of an Order-in-Council commuting the Surrogate Court fees payable to His Honour Judge Morson. Presented to the Legislature, 22nd March, 1900. *Not Printed.*

No. 62.. Copy of an Order-in-Council respecting the payment to certain Judges mentioned therein of surplus Surrogate fees. Presented to the Legislature, 22nd March, 1900. *Not Printed.*

No. 63.. Copy of an Order-in-Council directing that the bonds or guarantee policies of certain insurance companies mentioned therein may be given and accepted as security under the Statutes of Ontario. Presented to the Legislature, 22nd March, 1900. *Not Printed.*

No. 64.. Copy of an Order-in-Council commuting the fees of His Honour Judge Barron as Local Master at Stratford. Presented to the Legislature, 22nd March, 1900. *Not Printed.*

No 65.. Analysis of Reports of District, Township, Agricultural and Horticultural Societies for the years 1887, 1888 and 1889. Presented to the Legislature, 28th March, 1900. *Not Printed.*

No. 66.. Return to an Order of the House of the sixteenth day of March, 1900, for a Return of copies of all correspondence in connection with the appointment of Frederick Warren as Division Court Clerk in the Township of Osnabruck in the County of Stormont. Presented to the Legislature, 28th March, 1900. Mr. *McLaughlin*. *Not Printed.*

No. 67.. Return to an Order of the House of the sixth day of March, 1900, for a Return shewing :—

1st. The name and salary of each License Inspector in the Province for the year 1899, and the County for which he was appointed.

2nd. The amount allowed each such Inspector for expenses.

3rd. The names of License Commissioners in each License District and the amount of expenses allowed to each in the year 1899. Presented to the Legislature, 29th March, 1900. Mr. *Marter*. *Not printed.*

No. 68.. Report of the Master of Titles for the year 1899. Presented to the Legislature, 4th April, 1900. *Not printed.*

No. 69.. Return to an Order of the House of the first day of March, 1899, for a Return giving information under the following heads, respecting bonuses and exemptions to manufacturing industries granted by each municipality in the Province since the year 1870 :—1. Amount

of aid by way of absolute bonus and the names of firms or companies receiving same. 2. Amount of aid by way of loan, with names of firms or companies receiving same and the amount of such loan or loans repaid to each municipality. 3. Number of factories which have been granted exemptions from taxation in whole or in part, and approximately the amount of such exemption based on municipal assessors' estimate of the rateable property of each industry. 4. Number of firms or companies which have received municipal aid in any form, more than once 5. Number of such firms or companies which have failed or removed from the municipalities which gave them aid by way of bonus, loan or exemption. Presented to the Legislature, 4th April, 1900. Mr. *Tattullo. Not printed.*

No. 70.. Return to an Order of the House of the seventh day of March, 1900, for a Return of copies of all correspondence between the Government or any member thereof, or any official of the Government and the County Crown Attorney of Elgin, or any other person, in connection with the cases of Queen *vs.* Bole, and Queen *vs.* Cahill. Presented to the Legislature, 4th April, 1900. Mr. *McDiarmid. Not printed.*

No. 71.. Return to an Order of the House of the twenty-sixth day of March, 1900, for a Return shewing names, or the official numbers, of Boys reprieved from the Penetanguishene Reformatory, and of Girls reprieved from the Industrial Refuge for Girls, Toronto, during the two years previous to the first February, 1900. The date when the reprieve was recommended by the Warden or Superintendent. The date when the reprieve was finally granted. Presented to the Legislature, 4th April, 1900. Mr. *Pyne. Not printed.*

No. 72.. Return to an Order of the House of the sixth day of April, 1900, for a Return, shewing the quantity of binder twine sold during the season of 1899. To whom sold, with names of purchasers and price *per* pound received. Shewing as well, the names of persons still indebted to the Government, and to what amount, in each case. Presented to the Legislature, 6th April, 1900. Mr. *Duff. Not printed.*

No. 73.. Report of the Registrar of Live Stock for the year 1899. Presented to the Legislature, 9th April, 1900. *Printed.*

No. 74.. Commercial Report of the Canadian Section of the Imperial Institute. Presented to the Legislature, 10th April, 1900. *Not printed.*

No. 75.. Return to an Order of the House of the seventh day of March, 1900, for a Return shewing the salary paid to Mr. John Hoskin as Official Guardian. The number and names of the clerks in his office with dates of appointment, and the salary paid by Government to each. Also shewing what other emoluments are received by Mr. Hoskin as such Official Guardian each year, and what amount of other emoulment, if any, was so received or earned by Mr. Hoskin for the year 1899 in his capacity as such official guardian. Presented to the Legislature, 10th April, 1900. Mr. *Whitney. Not Printed.*

No. 76.. Return to an Order of the House of the second day of April, 1900, for a Return shewing amount of Revenue received during the year 1899, by each of the Departments of Government as audited and passed by the Commission appointed to investigate and report as to the Finances of the Province. Presented to the Legislature, 10th April, 1900. Mr. *Miscampbell. Not printed.*

No. 77.. Return to an Order of the House of the sixteenth day of March, 1900, for a Return stating the number of hours female *employés* in factories have to work each day. Also the minimum amount of wages paid *per* day to any female *employé* under the Factory Act. Also, whether separate sanitary conveniences are supplied where male and female *employés* are working, under the Factory Act. And shewing as well what system of Government inspection the factories are now under. Presented to the Legislature, 11th April, 1900. Mr. *Pyne. Not printed.*

No. 78.. Return to an Order of the House of the nineteenth day of March, 1900, for a Return of copies of all correspondence between any member of the Government and any official thereof relating to the distribution of the Statutes. Presented to the Legislature, 18th April, 1900. Mr. *Carnegie. Not Printed.*

No. 79.. Agreement between the Commissioners of the Queen Victoria Niagara Falls Park and the Ontario Power Company of Niagara Falls, dated 11th day of April, 1900. Presented to the Legislature, 17th April, 1900. *Not printed.*

No. 80.. Agreement between Her Majesty, represented by the Honourable the Commissioner of Crown Lands of the first part and The Nepigon Pulp, Paper and Manufacturing Company, Limited, of the other part, bearing date on the 18th April, 1900. Presented to the Legislature, 20th April, 1900. *Printed.*

No. 81.. Return to an Order of the House of the fourteenth day of March, 1900 for a Return shewing the number of dates and places of sittings of the County and Districts Courts, and Courts of General Sessions of the Peace, Oyer and Terminer and General Gaol delivery and of the High Court of Justice, respectively, held in the various county and district towns of the Province, during the years 1895 to 1899, both inclusive:—

(*a*) At which there has been no business to be tried before the petit jury,—

(*b*) At which there has been no action, matter or other proceedings to be tried by a judge without a jury,—

(*c*) At which there have been no indictments laid before the Grand Jury. Presented to the Legislature, 23rd April, 1900. Mr. *Hoyle. Not printed.*

No. 82.. Return to an Order of the House of the fourth day of April, 1900, for a Return of copies of all correspondence and papers, between any member of the Government, or any official thereof, or any other person or persons, in reference to a claim made by the Counties of

Leeds and Grenville against the Government *re* Criminal Justice Account shewing as well, the balance due the Counties. Presented to the Legislature, 23rd April, 1900. Mr. *Joynt*. *Not printed.*

No. 83.. Report of Upper Canada College and Bursars Statement, for the year 1899. Presented to the Legislature, 26th April, 1900. *Printed.*

No. 84.. Return to an Order of the House of the ninth day of April, 1900, for a Return of copies of all correspondence between the License Commissioners or License Inspector for the East Riding of the County of Lambton, or any person, relating to the issuing of a Liquor License in the Village of Thedford for the year 1900. Presented to the Legislature, 26th April, 1900. Mr. *Marter*. *Not Printed.*

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES

1899

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO.

TORONTO:

WARWICK BRO'S & RUTTER, PRINTERS AND BOOKBINDERS, 68 AND 70 FRONT ST. WEST.

1899.

CONTENTS.

DIVISION A.—Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province :—

Abstracts of Applications for Registry ..... Pages A 1 *et seq.*

DIVISION B.—Provincial Licensees : being Insurance Companies Licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein :—

I. Detailed Statements of Joint Stock Life and Accident Insurance Companies ..... Pages B 3 *et seq.*

II. Detailed Statements of Joint Stock Fire Insurance Companies.. Pages B 25 *et seq.*

III. Detailed Statements and Synoptical Tables of Cash-Mutual Fire Insurance Companies ..... Pages B 39 *et seq*

IV. Detailed Statements and Synoptical Tables of Strictly Mutual Fire Insurance Companies ..... Pages B 77 *et seq.*

V. Comparative Summary of Assets and Premium Notes of Mutual Fire Companies of all classes ..... Pages B 250 *et seq.*

DIVISION C.—Friendly Societies : being Societies registered by the Province of Ontario for the transaction of insurance therein :—

I. Abstracts of Annual Statements for year ending 31st Dec., 1898. Pages 1 *et seq.*

II. Comparative Tables showing Life Insurance ; Sick and Funeral Benefits ; Membership ; Assets and Liabilities ..... Pages C 203 *et seq.*

Appendix to Division C :

A. O. U. W. of Ontario *vs.* A. O. U. W. of Manitoba : Right of Extra-Provincial Friendly Societies to Registry under Section 60 (6) of the Ontario Insurance Act (R.S.O. 1897, c. 203).

I. Judgment of the Registrar of Friendly Societies (31st October, 1898) ..... Pages C 211 *et seq.*

II. On Appeal, Judgment of the Division Court of the High Court of Justice, dismissing the Appeal, (1st March, 1899) ..... Pages C 227 *et seq.*

INDEXES :—

Index A :—Dominion Licensees, standing registered at the 16th October, 1899,—being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

Index B :—Provincial Licensees, standing registered at the 16th October, 1899,—being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Index C :—Friendly Societies, standing registered at the 16th October, 1899,—being Societies registered by the Province of Ontario, for the transaction of insurance therein.

PARLIAMENT BUILDINGS, TORONTO, 23rd October, 1899.

To the Honourable COLONEL GIBSON, Q.C., M.P.P., *&c.*,

Attorney-General,
Toronto.

SIR,—I have the honor to submit the accompanying reports respecting the various organizations organized to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these organizations the Ontario Insurance Act (R. S. O. 1897, c. 203) distinguishes three great Divisions :

A. Registered Dominion Licensees : being Insurance Corporations, Companies or Underwriters, operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees : being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies : being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Of these Divisions the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

The report upon Division A (Dominion Licensees) made on the 26th January, 1893, described fully their mode and place of incorporation ; their statutory powers, duties, rights and obligations ; their internal organization ; the relation of the members *inter se ;* the liabilities of the members to the creditors of the Company ; the kind or kinds of insurance for which the Company is registered in Ontario ; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in cases of new licenses, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada ; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean Marine Companies.

The report upon Division C (Friendly Societies) made on the 26th of January, 1893, related to their mode and place of incorporation ; the statutes and instruments under which the Societies were constituted, and those by which they are now governed ; the kind of insurance or insurance benefits undertaken ; that report also showed, *inter alia*, whether or not the certificate holders generally are secured by a reserve fund ; and, if a reserve fund is maintained, whether any of this reserve is held in Ontario, if any, how much, how invested, and by whom held and controlled.

The present report on Division C consists of abstracts of the Annual Statement for the year ending 31st December, 1898, made by the Friendly Societies to the Insurance Department of Ontario, under section 96 of the Ontario Insurance Act (R. S. O. 1897, c. 203).

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at dates therein mentioned.

I have the honor to be,

Sir,

Your obedient servant,

J. HOWARD HUNTER,

Inspector of Insurance and

Registrar of Friendly Societies.

DIVISION A.

REGISTERED DOMINION LICENSEES; BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—REGISTERED DOMINION LICENSEES, BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—The report upon Division A (Dominion Licensees), made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in the case of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean-Marine Companies, make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A are limited to those of Ocean-Marine Companies.

The deposits of Companies in this Division have been revised up to 22nd Sept., 1899.

DIVISION A.

ALLIANCE ASSURANCE COMPANY.

Register No. 1230. Certificate of Registry No. 656.

---

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following; 49 and 50 Vict. (1886), chap. 74 (Imp.); The Alliance Assurance Company's Act, 1886.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $311,142, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 1236. Certificate of Registry, No. 663.

1. Head Office, Hamilton, Ontario. President and Managing Director, A. G. Ramsay. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Canada, 12 Vict, chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating The Canada Life Assurance Company, 56 Vict., chap. 76; R.S.C, 1886, chap. 124, The Insurance Act. See Statutes of Canada, 1899.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $54,900, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was published in the report of 1893.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 1252. Certificate of Registry No. 679.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $1,250,000.

4. The Company is now authorized by license issue by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1879; those marked B to policies issued subsequently; $531,833 Province of Quebec Debentures; $149,893 Province of Manitoba Debentures; $66,000 Province of New Brunswick Bonds; $100,000 Prince Edward Island Bonds; $60,000 Montreal Harbour Bonds; $2,452,046 Municipal Debentures and $605,000 U. S. Registered Bonds. Total $3,964,772. Accepted value $3,698,717, being $100,000 (A), and $3,598,717 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 1212. Certificate of Registry No. 638.

---

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the Manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845, 22 and 23 Vict., chap. 37, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of The Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106. R. S. O., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899 and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special securities for the policy holders therein as follows: Deposit accepted at the value of $3,349,994.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 1244. Certificate of Registry No. 671.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Richard Wickens, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Public General Acts of the United Kingdom; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131 The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict,, chap. 10, The Companies Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1883; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 92, The Companies' (Memorandum of Association) Act, 1890, 53 and 54 Vict., chap. 63, The Companies Winding Up Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1899 and expiring on the 31st day of March, 1900, to transact Fire, Ocean, Inland Marine and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $107,067 Cape of Good Hope 4 per cent. Stock (Life A); $29,200 Canada 4 per cent. Stock; $15,573 Canada 3 per cent. Stock (Life B); $130,913 Canada Stock; $73,000 Queensland Bonds, $48,667 British Consolidated Stock, £6,000 Ceylon Government Stock, and £12,000 Swedish Government 3½ per cent, Bonds (Fire).

CONFEDERATION LIFE ASSOCIATION.

Register No. 1234. Certificate of Registry No. 661.

1. Head Office, Toronto, Ontario. Managing Director, John Kay Macdonald. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent., $100,000 has been paid up. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of charter). The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policy holders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $76,050, held by the Dominion Government.

ROYAL INSURANCE COMPANY.

Register No. 1271. Certificate of Registry No. 699.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Kay, Toronto. Suits by or against the Company may be brought in the name of the Royal Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of The Royal Insurance Company, to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $689,533, held by Glynn, Mills & Co., London, and Receiver-General, Canada, for Canadian Government.

WESTERN ASSURANCE COMPANY.

Register No. 1214. Certificate of Registry No. 640.

1. Head Office, Toronto, Ontario; J. J. Kenny, Managing Director. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders of a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of $51,930 held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 1285. Certificate of Registry No. 713.

1. Head Offices, London, England, and Aberdeen Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $200,555, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 1292. Certificate of Registry No. 720.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the directors of the said Company, or the Company itself.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7, William IV., chap 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company, and for other purposes; 27 and 28 Vict, chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company, and for other purposes; 52 and 53 Vict., chap., 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $438,798.

THE LANCASHIRE INSURANCE COMPANY.

Register No. 1231. Certificate of Registry No. 658

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James G. Thompson, Toronto. Suits by or against the Company may be brought in the name of the Lancashire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: Great Britain, Act of 1862, 26 and 27 Vict., chap. 89. The Companies' Act, 1862. Deed of settlement, with amendments brought up to 7th July, 1898.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $211,800, held by Receiver-General of the Dominion Government at Ottawa.

PHŒNIX ASSURANCE COMPANY OF LONDON.

Register No. 1246. Certificate of Registry No. 673.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George H. Gillespie, Hamilton, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows: That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company.

3. The Company it now authorized, by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $311 924.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Registry No. 1256. Certificate of Registry No. 583.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of Great Britain, 7 and 8 Vict., chap. 110, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such members.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st March, 1899, and expiring on the 31st March, 1900, to transact Fire Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $136,266, held by Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 1273. Certificate of Registry No. 701.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Thomas Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of New York, 1842, chap 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related* mutually. There is no share capital and no personal liability of the assured, who constitute the members.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows: Deposit accepted at the value of $2,215,300, held by the Receiver-General at Ottawa. Also $1,425,000 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 1280. Certificate of Registry No. 708.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of shareholders is limited to amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $100,000 U.S. bonds, $60,000 City of Halifax 5 p. c. stock, $48,667 New Zealand 4 p. c. stock, $30,416 Province of Quebec bonds, and $29,200 Province of Manitoba 5 p. c. debentures; total, $268,283. (Accepted at $260,458.)

UNION ASSURANCE SOCIETY.

Register No. 1276. Certificate of Registry No. 704.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badanach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows: 1815, 55 Geo. III., chap. 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurance on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55 and 56 Vict., (Imp.) Union Assurance Society's Act, 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central Office of the Supreme Court of Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is the Union Assurance Society.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The capital of the Society is £450,000, of which £300,000 has been subscribed and £150,000 added from profits—such capital being divided into 45,000 shares each of the nominal amount of £10 on each, of which 13*s.* 4*d.* has been paid, and £3 6*s.* 8*d.* added for profits. (*Rules and Regulations* December 24, 1892, p. 6.)

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: £25,000 N. S. Wales stock £5,000 Victoria Government stock, and $104,667 municipal securities.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 1282. Certificate of Registry No. 710.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, George J. Pike, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (An Act to incorporate the Quebec Fire Assurance Company); Dominion of Canada, 46 Vict., chap. 83 1883, An Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $56,200, held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1253. Certificate of Registry No. 680.

1. Head Office, Hamilton, Ontario; David Dexter, Managing Director. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vict., chap. 1, s 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legislature; R.S.C. 1886, chap. 124, the Insurance Act; Statutes of Canada, 1898, An Act respecting the Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st Day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of $51,125,

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Register No. 1259. Certificate of Registry No 686.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable The Guardian Fire and Life Assurance Company to reduce the amount of their paid up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Companies' Act, and The Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company, to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of assurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under any such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp) which received the Royal Assent April 29th, 1893, the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or effect the rights of the existing policy holders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and of the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $265,233, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA

Register No. 1225. Certificate of Registry No. 651.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following : Province of Canada, 14 and 15 Vict., chap. 36, 1851, An Act to incorporate The Canada Guarantee Company. Dominion of Canada, 36 Vict., chap. 22, 1873, an Act to Amend the Act incorporating The Canada Guarantee Company. Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company. Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st March, 1899, and expiring the 31st day of March 1900, to transact Guarantee Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders respectively therein as follows : Deposit accepted at the value of $52,800, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 1267. Certificate of Registry No. 695.

1. Head Office, Toronto ; William McCabe, Managing Director. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict, chap. 73 ; see also 60-1 V. c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000 ; paid in cash thereon, 20 per cent., $60,000. [See the following Acts of Canada : 42 Vict., chap. 73 ; 45 Vict., chap. 98.]

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders as follows : Deposit accepted at the value of $53,775, held by Dominion Government.

THE ATLAS INSURANCE COMPANY.

Register No. 1298. Certificate of Registry No. 726.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George H. Wood, Toronto. Suits by or against the company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III, chap 79 (Imp), an Act to enable the Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them under a special clause in the Deed of Settlement, and on the face of every policy contract. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each; on each of which shares the sum of £6 has been paid.

NOTE.—The special clause above referred to is as follows: Provided always that the funds or property of the Company for the time being shall alone be answerable to the demands thereupon under the policy, and that no member of the Company shall upon any account be subject or liable to any demands for any loss of property under the policy beyond his or her share or interest in the capital stock or funds of the Company, and which share is set opposite to his or her signature to the Deed of Settlement establishing the Company, or mentioned in some other deed referring thereto, and declaring him or her to be a member thereof, anything contained in the policy to the contrary notwithstanding.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $107,066.66 held by Messrs. Glynn & Co., bankers, as agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 1268. Certificate of Registry No. 696.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George Broughall, Toronto. Suits by or against the Company may be brought in the name of The Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York State when this Society was incorporated, Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March. 1900, to transact Life Insurance.

5 *Deposit assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; $100,000 U S. Bonds, (A) $375,000 U S. Bonds, $99,766.67 Province of Quebec Bonds, $58,400 Province of Quebec Stock, $1,276,058 Municipal Debentures, (B) accepted at $1,753,121, being $100,000 (A) and $1,653,121 (B). Also $2,310,030 in the hands of Canadian trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 1228. Certificate of Registry No. 654

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict, chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict. chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $128,077 held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 1269. Certificate of Registry, No. 697.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws. New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3 *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact life insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $1,163,700 held by Government; also $3,020,000 invested with Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 1220. Certificate of Registry No. 646.

1. Head Office, Toronto; P. H. Sims, Secretary. Suits by or against the Company may be brought in the name of The British America Assurance Company.

2. *The legislative enactments* by which the powers, duties rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May, 1873; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company, 56 Vic. chap. 75 (D).

3. *The members are related* as shareholders in an incorporated stock company. The amount of capital stock is $500,000, which is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $61,000 Municipal Debentures and $1,000 Canadian Pacific Railway Bonds. (Accepted at $55,314)

CALEDONIAN INSURANCE COMPANY.

Register No. 1296. Certificate of Registry No. 724.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : Parliament of Great Britain and Ireland, 1846, chap. 65, an Act for incorporating The Caledonian Insurance Company ; 1880, chap 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company ; 1892, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows : It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, of his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Province of Quebec Bonds, $3,893.33 ; Canada Bonds, $4,866.67 ; Municipal Debentures, $121,438.87. (Accepted at $131,682.)

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 1266. Certificate of Registry No. 694.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the power, duties, rights and obligations of the Company are now declared, defined or governed, are the following : New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849 ; chap. 710, 1870, an Act to amend the Charter of The United States Life Insurance Company, passed May 6th, 1870 ; chap. 624, 1872, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed May 10th, 1872 ; chap. 44, 1882, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed March 31st 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policy holders are eligible as directors. The capital is entitled to 7 per cent. interest only, all other profits belong to the policy holders. There is no liability to stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899 and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $168,000, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 1265. Certificate of Registry No. 693.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap 315, an Act additional to an Act to incorporate The Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap 526, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 49 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examination of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows; Province of Ontario Annuity Bonds, present value, $359,164; Montreal Harbor Bonds, $30,000; and Province of New Brunswick Bonds, $60,006, and $86,000 United States Bonds. Total accepted value, $703,074.

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 1245. Certificate of Registry No. 672.

1. Head Office, Hartford, Conn. Chief Agent and Attorney, Ira B. Thayer, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863; resolutions amending the Charter of the Travellers' Insurance Company, June 16th, 1864; same May 31st, 1865; same June 6th, 1866; same April 24th, 1883; same April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March 1900, to transact Life and Accident Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $74,947 Province of Manitoba 5 p. c. Bonds, $639,500 Municipal Debentures, $35,000 Montreal Harbor Bonds, $50,000 Canadian Pacific Ry. Bonds, and $56,453 Prov. of Quebec Bonds. Total $855,900. Also $177,000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at $957,063), being $103,500 (Life A), $760,563 (Life B), and $93,000 (Accident).

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

Register No. 1289. Certificate of Registry No. 717.

1. Head Office, Toronto, Ontario; Henry Sutherland, Manager. Suits by or against the Company may be brought in the name of The Temperance and General Life Assurance Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 47 Vict., chap. 97, April 19th, 1884; R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. Amount of authorized capital, $1,000,000; amount of subscribed capital, $100,000; amount of paid up capital, $60,000; and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, viz., $40,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,000, held by the Treasury Department, Ottawa.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1272. Certificate of Registry No. 700.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William T. McIntyre, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating the Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $500,000, of which there has been paid up $62,500.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $57,600, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 1232. Certificate of Registry No. 658.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Higgins, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25 000 was transferred to be paid up capital, increasing the same to £100,000, as above mentioned, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $150,367 as special security for the policy holders in Canada.

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No. 1299. Certificate of Registry No. 727.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life Assurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap., 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63, Companies Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19, Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related as shareholders* in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £20,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed, that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899 and expiring on the 31st day of March, 1900 to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: C. P. R. Bond $43,500; an Municipal Securities, $82,921; Also $1,350,000 invested with Canadian Trustees under Insurance Act. Accepted at $1,463,779.

LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 1294. Certificate of Registry No. 722.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899 and expiring on the 31st day of March, 1900, to transact Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: Deposit accepted at the value of $46,378, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 1223. Certificate of Registry No. 649.

1. Head Office, London, England; Chief Agent and Attorney for Ontario, George G. Burnett, Toronto. Suits by or against the Company may be brought in the name of Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1890, chap. 229, Acts 53 and 54 Vict. Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $104,747.

THE LONDON ASSURANCE CORPORATION.

Register No. 1235. Certificate of Registry No. 662

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. Dean, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March 1899, and expiring on the 31st day of March, 1900, to transact Fire, Life and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $167,000 Municipal Securities, (accepted at $150,300.)

THE LONDON LIFE INSURANCE COMPANY.

Register No. 1274. Certificate of Registry No. 702.

1. Head Office, London Ontario; John George Richter, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing dated the 31st day of March, 1899, and expiring the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $54,000, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 1213. Certificate of Registry No. 639.

1. Head Office, London, Ontario; Duncan C. Macdonald, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Upper Canada, 1859, chap. 52, General Insurance Act; Parliament of Canada, 1863, 27 Vict., chap. 52, an Act to grant certain powers to the County of Middlesex Mutual Fire Insurance Company, and to change its name; Dominion of Canada, 1878, 41 Vict. chap. 40, an Act to grant certain powers to Agricultural Mutual Assurance Association of Canada, and to change its name; Dominion of Canada, R. S. C., chap. 124, the Insurance Act. See Statutes of Canada, 1899.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,058, held by the Receiver-General of Canada.

PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 1278. Certificate of Registry No. 706.

1. Head Office, Brooklyn, N.Y. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38, of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of the shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State) fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 1277. Certificate of Registry No. 705.

1. Head Office, Toronto; J. F. Junkin, Manager. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, R.S.C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,000, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.*

Register No. 1261. Certificate of Registry No. 689.

1. Head Office, Toronto, Ontario; J. E. Roberts, Manager. Suits by or against the Company may be brought in the name of The Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap 104, 1887, Vict. 50 and 51: Canada, R. S. C., chap 124, The Insurance Act; 1898, special Act, 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900. to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $70,400 held by the Government of Canada.

* Formerly the Manufacturers' Guarantee and Accident Insurance Company.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 1255. Certificate of Registry No. 682.

1. Head Office, Waterloo, Ontario ; Alfred Wright, Secretary, Toronto. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Ontario, 37 Vict. chap. 87, an Act to incorporate the Mercantile Fire Insurance Company ; 55 Vict. chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance, Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $108,457, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 1251. Certificate of Registry No. 678.

1. Head Office, Toronto, Ontario ; B. H. Scott, Secretary. Suits by or against the Society may be brought in the name of The Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following : R. S. O. 1887, chap. 172 ; Ontario, 1888, chap. 26 ; Ontario, 1890, chap. 39 ; Canada, R. S. C. chap. 124, an Act respecting Insurance.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees. (By-laws, article 15, provides as follows : "There shall be payable upon the decease of a member . . . which sum shall be realized as far as may be necessary from assessments made on each member until the same is paid in full, without deduction or abatement.")

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 21st of March, 1899, and expiring on the 31st day of March, 1900, to transact Assessment Life Insurance.

5. The Society has no deposit with the Dominion Government.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 1297. Certificate of Registry No. 725.

1. Head Office, Waterloo, Ontario. Thomas Hilliard, Managing Director. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; R.S C., chap. 124, The Insurance Act; R S.C., chap 118, The Companies' Clauses Act.

3 *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of $257,600, of which 25 per cent. has been called in and fully paid up in cash, amounting to $64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring the 31st day of March, 1900, to transact Life Insurance.

5 *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of $50,195, held by Receiver-General of Canada.

THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 1291. Certificate of Registry No. 719.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Joseph B. Reed. Suits by or against the Company may be brought in the name of the Dominion Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate the Dominion Plate Glass Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $5,000 Province of Quebec bonds and $11,000 Municipal Securities. Total $16,000. (Accepted at $14,900.)

DOMINION BURGLARY GUARANTEE COMPANY (LIMITED.)

Register No. 1258. Certificate of Registry No. 685.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Burglary Guarantee Company (Limited.)

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of Parliament of Canada, in the fifty-sixth year of Her Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, R.S.C., chap. 124, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Burglary Guarantee Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $25,200, held by the Treasury Department, Ottawa.

COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

Register No. 1238. Certificate of Registry No. 665.

1. Head Office, Galesburg, Illinois. Chief Agent and Attorney for Ontario, Addison H. Hoover, Toronto. Suits by or against the Company may be brought in the name of The Covenant Mutual Life Association of Illinois.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following: General Assembly of the State of Illinois, 1887, an Act to provide for the organization and management of Associations and Societies for the purpose of furnishing life, indemnity or pecuniary benefit to the beneficiaries of deceased members, or accident or permanent disability indemnity to members thereof.

3. The members are all policy holders of the Association, and the liability of the members is limited to the payment of mortuary calls in accordance with the rules and regulations of the Association.

4. The Association is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Assessment Life Insurance.

Deposited assets—Assets of the Association are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $53,533, held by the Receiver-General of Canada.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 1240. Certificate of Registry No. 667.

1. Head Office, Toronto ; Alexander Fraser, Secretary-Treasurer. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following : Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate The Canadian Steam Users' Insurance Association : 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association ; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada ; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $49,252, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 1221. Certificate of Registry No. 647.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict, chap. 97 (Imp.), sec. 21]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900 to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows : Deposit accepted at the value of $295,333, held by the Superintendent of Insurance, Ottawa.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 1290. Certificate of Registry No. 718.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Geo. A. Kingston, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R. S. C. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them—all of the stock ($100,000) being, however, fully paid up, pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $125,294, held by Receiver-General of Canada.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1247. Certificate of Registry No. 674.

1. Head Office, Waterloo, Ontario; Geo. Wegenast, Manager. Suits by or against the Company may be brought in the name of the Ontario Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $97,650, held by Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 1227. Certificate of Registry No. 653.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, W. A. Medland, Toronto.

2. The Company was incorporated by Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A, and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire and Inland Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value $100,000.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 1218. Certificate of Registry No. 644.

1. Head Office, Toronto; A. J. Pattison, Manager. Suits by or against the Company may be brought in the name of the Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R. S. C., chap 124, the Insurance Act; R. S. C., chap. 118, the Companies' Clauses Act: Special Act (D), 1899.

3. *The members are related* as members of an assessment association, and the liability of the members is limited to the assessments of which due notice has been given.

4. Guarantee fund stock of $100,000 is authorized, of which the full amount has been subscribed.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance on the Assessment Plan.

6. *Deposited Assets.*—The Association has no deposit with the Government of Canada.

THE IMPERIAL INSURANCE COMPANY (LIMITED.)

Register No. 1264. Certificate of Registry No. 692.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Imperial Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1892, chap. 112, Acts 54 and 55 Vict.

3. *The members are related* as shareholders in an incorporated joint stock company, registered under and subject to the Companies' Acts, 1862 to 1890 (which limit the liability of the members), and with memorandum of and articles of Association, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $129,453 Canada Stock and $63,266.67 Province of British Columbia, 3 per cent. Stock.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 1275. Certificate of Registry No. 703.

1. Head Office, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Nelson Gooch, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25 26 Vict., chap. 102 North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap 52, The North British and Mercantile Insurance Company's Act, 1882; 1889, 52 53 Vict., chap. 142, The North British and Mercantile Insurance Companys' (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., (Royal Assent, 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire and Life Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $124,000 Montreal Harbor Bonds; $478,000 Municipal Debentures; $25,000 Province of New Brunswick Bonds; $31,146 67 Province of Manitoba Bonds; $50,613.33 Victoria Government Bonds; $97,333.33 Queensland Bonds. Total $806,093.33. Accepted at $739,593.

MANCHESTER ASSURANCE COMPANY.*

Register No. 1286. Certificate of Registry No. 714.

1. Head Office, Manchester, England Chief Agent and Attorney for Ontario, James Boomer, Toronto. Suits by or against the Company may be brought in the name of The Manchester Fire Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: The several (Imp.) Public General Acts affecting insurance companies, and the business of insurance; Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: $102,200 Canada 3½ per cent. Stock, and $60,000 Canada 4 per cent. Stock.

ÆTNA INSURANCE COMPANY.

Register No. 1283. Certificate of Registry No. 711.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of The Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders of an incorporated joint stock company, and the liability of the members is *nil* as the stock is fully paid up.

* Formerly Manchester Fire Assurance Company. Change of name approved by Board of Trade London Eng., 1st May, 1899.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $19,000 Municipal Securities, $4,000 Montreal Harbor Bonds, and $100,000 Canadian Pacific Railway Bonds. (Total deposit accepted at $110,700.)

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

Register No. 1216. Certificate of Registry No. 642.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of the Trustees of the Association, or any of the Directors; and the Association may be sued in its own name.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: There was no Act of Parliament in force for regulating insurance companies in England at the time this Association was established; in Canada, the Company is governed by the public general law of the Dominion and of the Province.

3. *The members are related* as shareholders in an unincorporated joint stock company, and liability of the members is limited to the amount remaining unpaid upon the shares held by them, by a special clause inserted in each policy, in accordance with the provisions of clause 42 of the Deed of Settlement.

NOTE.—The clause referred to reads as follows: Provided always that the subscribed capital and other funds and property of the Association for the time being, according to this Deed or Supplemental Deed of Settlement of the Association, shall alone be liable to make good and satisfy all claims and demands under this policy, and no director or shareholder of the Association, his heirs, executors or administrator shall be in anywise individually subject or liable to any such claims, demands, or to any process or execution in respect thereof, beyond so much of the share or shares held by him, her or them, in the said capital as at the time of such claims or demands being made, shall not be subject to prior claims or demands, and shall not have been then paid up, and no other person shall on any account whatsoever, be in anywise subject or liable to any claim or demand in respect of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $58,400, Canada 4 per cent. Bonds.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No. 1233. Certificate of Registry, No. 660.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following · Parliament of Great Britain and Ireland, 1879, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5 *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: $124,333 Canada Stock, $48,667 Br. Conl. stock, and $25,000 Loan Company's Debentures accepted at $195,500.

AMERICAN SURETY COMPANY OF NEW YORK.

Registry No. 1249. Certificate of Registry No. 676.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *Members are related* as shareholders in an incorporated joint stock company, and the liability of its members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $50,000 United States Bonds.

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

Register No. 1237. Certificate of Registry No. 664.

1. Head Office, Dublin, Ireland. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of The National Assurance Company of Ireland.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following, in addition to the Charter: Parliament of the United Kingdom, 1876, 39-40 Vict., chap. 86, an Act for transferring to the National Assurance Company of Ireland, the business of The Liberal Annuity Company of Dublin; for amending the Charter for the first named Company and for other purposes; 1887, 50 51 Vict., an Act to amend the National Assurance Company of Ireland Act, 1876, and to make further provisions with respect to the charter and capital of the Company; and as to agreements made by the Company and for other purposes.

3. *The members are related* as shareholders in an incorporated company whose capital is £1,000,000, divided into 40,000 shares of £25 each, on each of which £2 10s, has been paid, with power under aforesaid charter to increase the capital to £2,000,000, and the liability of the members is limited to the amount remaining upaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $100,161 Canada Stock.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 1242. Certificate of Registry No. 669.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1899, and expiring 31st March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $135,916, held by the Minister of Finance.

THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 1279. Certificate of Registry No. 707.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of The Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 26th, 1857: amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5 *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $173,200 held by Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 1270. Certificate of Registry No. 698.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insarance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000, held by the Dominion of Canada.

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 1224. Certificate of Registry No. 650.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. J. Murray, Toronto. Suits by or against the Company may be brought in the name of The Mutual Reserve Fund Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : State of New York, 1875, chap 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes ; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casualty Insurance Associations and Societies.

3. *The members are related* as follows : Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association, and there is no liability incurred by becoming a member of the Association.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance on the Assessment Plan.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $251,295, held by Receiver-General.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 1226. Certificate of Registry No. 652.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto. Suits by or against the Company may be brought in the name of The Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Dominion of Canada, 1887, 50-51 Vic. chap. 106, an Act to incorporate the Canada Accident Assurance Company. See Statutes of Canada 1899.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Accident and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $25,072, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 1254. Certificate of Registry No. 681.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, James Pearson, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26, 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap. 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Guarantee and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted to the value of $69,389, held by Glynn & Co., in the name of the Receiver-General of Canada.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1281. Certificate of Registry No. 709.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The British Empire Mutual Life Assurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict., chap. 53, The British Empire Mutual Life Assurance Act, 1852; 25 and 26 Vict., chap. 89, The Companies' Act, 1862.

3. *Members, how related.*—All persons who have effected policies (for the time being in force) entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE.—The proviso above referred to reads as follows: Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable to the payment of the moneys payable by or under this policy; and that no director or member of this Company shall be responsible for the payment of or contribution towards

the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company, or against our lands or goods, or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $121,540, held by the Government of Canada, also $1,057,500 invested in the hands of Canadian Trustees under the Insurance Act.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 1243. Certificate of Registry No. 670.

---

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. O. Washburn, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company; their stock is fully paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed company; whereby after the payment of a dividend of seven per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policy holders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $239,060, held by Receiver-General.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 1248. Certificate of Registry No. 675.

1 Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict, c 115 (D) an Act to incorporate The Great West Life Assurance Company.

3 *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited aesets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,400.

THE STAR LIFE ASSURANCE SOCIETY.

Register No. 1263. Certificate of Registry No. 691.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884; Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the Society to the extent of their shares therein as defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policy holder of the Society, not being a shareholder therein, shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policy holders or not, shall be subject or liable to any such claim on demand, or any payment or contribution in respect thereof, beyond

so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, and as shall not be required for the satisfaction of such prior claims and demands as aforesaid; and that upon the legal transfer by any shareholder, in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets,*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $146,000, held by Dominion Government at Ottawa.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 1262. Certificate of Registry No. 690.

1. Head Office, London, Ont.; W. C. Fitzgerald, Secretary. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by special Act of the Dominion Parliament, in the 56th year of Her Majesty's reign, being chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; R. S. C. 1886, chap 124.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration, issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance on the Assessment plan to the extent authorized by the Act of Incorporation.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 1217. Certificate of Registry No. 643.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Ocean and Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $105,300, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 1250. Certificate of Registry No. 677.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890 chap. 62; 1890, chap. 63, Companies' Acts. Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Guarantee and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $75,000, held by the Receiver-General of Canada.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 1241. Certificate of Registry No. 668.

1. Head Office, Ottawa ; J. W. McRae, President. Suits by or against the Company may be brought in the name of the Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, chap. 118, 1894, Vict. 57 and 58, An Act to incorporate the Canadian Railway Accident Insurance Company ; Canada, R. S. C., chap. 124, The Insurance Act ; see Statutes of Canada, 1899.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $20,000, held by the Government of Canada.

ONTARIO ACCIDENT INSURANCE COMPANY.

Register No. 1293. Certificate of Registry No. 721.

1. Head Office, Toronto, Ont. ; A. L. Eastmure, Manager. Suits by or against the Company may be brought in the name of the Ontario Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : 58-59 Vict., chap. 83 ; R. S. C., chap. 124, The Insurance Act ; 60-61 V. c. 80 (D), extending business to sickness insurance.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Accident and Sickness Insurance.

5 *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $30,380, held by the Receiver-General.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1222. Certificate of Registry No. 648.

1. Head Office, London, Ontario. John Milne, Manager. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows : 57-8 Vict., chap. 122 ; R. S. C , chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at $50,400.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1219. Certificate of Registry No. 645.

1. Head Office, Toronto ; Managing Director, Frederick G. Cox, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada ; R. S. C., chap. 124, The Insurance Act ; 60 Vict., chap. 203, The Ontario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $219,980, held by the Receiver-General.

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 1257. Certificate of Registry No. 684.

Head Office of the Company, Toronto. Chief Agent or Attorney for Ontario, Oronhyatekha, M.D.

The status of this society is now defined by the following recent Acts: 59 Vic. (Ont.) chap. 120, An Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vic. (Can.) chap. 51, an Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters.

By virtue of this legislation and of R.S.C., chap. 124, the society made a deposit of $100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the said Supreme Court. The legal effect of the foregoing was to alter the registry of the society in the Department of Insurance for Ontario and transfer, as from the 1st of May, 1896, the society from the Friendly Society to the Insurance Company Register.

ROYAL VICTORIA LIFE INSURANCE COMPANY.

Register No. 1260. Certificate of Registry No. 687.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Alex. Cromar, Toronto. Suits by or against the Company may be brought in the name of Royal Victoria Life Insurance Company.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated in 1897.

3.—*The legislative enactments* by which the powers, duties rights and obligations of the Company are now declared, defined, limited or governed are the following: R. S. O. c. 124, Insurance Act; 60-61 Vic., c. 81 (D), The Royal Victoria Life Insurance Company's Act; R.S.O. 1897, c. 203, The Ontario Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $71,449, held by the Dominion Government.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 1239. Certificate of Registry No. 666.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 12-13 Vic. c. 22; 33-34 Vic. c. 61; 34-35 Vic. c. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $139,622 as special security for the policy holders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 1215. Certificate of Registry No. 641.

1. Head Office, London, Ont, Chief Agent for Ontario, Samuel R. Brown. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 38 of chapter 124 (Can.) to transact Life Insurance on the Assessment Plan.

The Company has no deposit with the Government of Canada.

THE AMERICAN FIRE INSURANCE COMPANY.

Register No. 1288. Certificate of Registry No. 716.

1. Head Office, New York. Chief Agent and Attorney for Ontario, James Boomer, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R. S. C. chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them,—all of the stock being, however, fully paid up, pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000, held by Receiver-General of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Register No. 1287. Certificate of Registry No. 715.

Date of application for Registry, 25th January, 1899.

Par. 10.—Head Office, Winnipeg, Man. R. T. Riley, Manager. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

Par. 12.—Chief Agent for Ontario, W. S. Alley, Toronto.

Par. 2.—*Company, how constituted or incorporated.*—The Company was lawfully incorporated by a special Act of the Parliament of Canada, 60 1 Vic. c. 76.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 60-1 Vic., chap. 76; R. S. C. chap. 124, The Insurance Act.

Par 13.—*The members are related* as shareholders in an incorporated joint stock Company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

Par. 15.—The Company was authorized by license issued by the Dominion of Canada, bearing date 30th March, 1899, and expiring 31st March, 1900, to transact Fire Insurance.

Par. 16.—*Forms used* by the Company in Ontario filed as exhibits 4 to 10.

Par. 17.—*Deposited assets.*—Assets of the Company are deposited and held in various states or countries as special security for the policy holders respectively therein as follows: In Canada, deposit accepted at $50,000.

THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Register No. 1300. Certificate of Registry No. 728.

Date of application for registry 25th May, 1899.

---

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, James Straton, Ottawa. Suits by or against the Company may be brought in the name of the Victoria-Montreal Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: Canada chap. 119, 1898, Vict. 61. An Act to incorporate The Victoria-Montreal Fire Insurance Company; Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $51,606 67, held by the Government of Canada.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1389. Certificate of Registry No. 982.

Date of application for registry 27th June, 1899.

---

1. Head Office, Toronto, Ontario; R. Matson, Manager. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 87; R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 23rd day of June, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,000, held by the Receiver-General.

LAW UNION AND CROWN INSURANCE COMPANY.

Memo. by Inspector of Insurance for Ontario.

1. This Company was constituted by the amalgamation in 1892 of the Crown Life Assurance Company with the Law Union Fire and Life Insurance Company:—

A. The Crown Life Assurance Company was established by Deed of Settlement in 1825 (*Exhibit* 5 to Application for Registry, p. 1).

B. The Law Union Fire and Life Insurance Company was established by Deed of Settlement in 1854. The complete registration of the Company under the (Imp) Act 7 & 8 Vic , c. 110, was certified (17th Dec., 1862) by the Registrar of Joint Stock Companies on the 1st April, 1854. (*Exhibit* 1.) The incorporation of the Company (as an unlimited company*) was certified by the Registrar of Joint Stock Companies on the 17th December, 1862 (*Exhibits* 2 and 6).

2. In 1892 the business of the Crown Life Assurance Company was amalgamated with that of the Law Union Fire and Life Insurance Company ; and the name of the amalgamated Company (hereinafter called the Company) became the Law Union and Crown Fire and Life Insurance Company. (*Exhibit* 5, p. 1)

3. In 1893 the Memorandum of Association with the accompanying Articles of Association (both set out in *Exhibit 5*) were adopted by Special Resolution of the Company, and the Resolution was confirmed (21st July, 1893) by an Order of the High Court of Justice under the Companies' (Memorandum of Association) Act 1890 A copy of the Order and a copy of the Memorandum and Articles of Association were on the 5th August, 1893, registered with the Registrar of Joint Stock Companies pursuant to s. 2 (1) of the Companies' (Memorandum of Association) Act 1890. (*Exhibit* 4, Certificate of Registrar of Joint Stock Companies dated 19th May, 1899)

4. In 1898, the objects of the Company were altered (and extended) by inserting in Clause 3 of the Memorandum of Association the Subdivisions 2A, 2B and 2C (*Exhibit* 5, pp. 2, 43); an Order of the High Court of Justice, Chancery Division, (4th June, 1898) confirmed the said alterations ; and a copy of the Order and a copy of the Memorandum of Association so altered were on the 17th June, 1898, registered with the Registrar of Joint Stock Companies pursuant to Section 2 (1) of the Companies (Memorandum of Association) Act 1890. (*Exhibit 3*, Certf. of Reg. of J. S. Cos. dated 19th May, 1899.)

5. Also in 1898 the Corporate name of the Company was changed from the Law Union Fire and Life Insurance Company (Par. 2 *supra*) to the Law Union and Crown Insurance Company ; and the said change was approved by the Board of Trade on the 14th May, 1898. (*Exhibit 5*, p. 43 ; *Exhibit 6*, Certificate of Reg. of J. S Cos. 19th May, 1899)

* But Article 7 of the Articles of Association (Exhibit 5, p. 9) provides that every policy or written contract shall contain a clause limiting the liability of any shareholder or director in respect of such policy or contract to the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or contract shall be remaining unpaid upon his share or shares.

J. H. H.

REGISTRATION UNDER ONTARIO INSURANCE ACT.

Register No. 1374. Certificate of Registry No. 729.

Date of application for registry, 19th May, 1899.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Cecil Bethune, Ottawa. Suits by or against the Company may be brought in the name of the Law Union and Crown Insurance Company.

Par. 2 *Company, how constituted or incorporated.*—See Memo. *supra.*

Par. 3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom 7 and 8 Vic. c. 110; 25 and 26 Vic. c. 59.

Par. 5. *The original corporate name* was the Law Union Fire and Life Insurance Company. The name of the company was changed 25th Jan., 1892, to the Law Union and Crown Fire and Life Insurance Company, and on 14th May, 1898, to the Law Union and Crown Insurance Company, which last name is still in force.

Par. 13. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: "In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the company, by which any responsibility shall be undertaken or incurred by or imposed upon the company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall either in respect of his being such or by reason of any matter or thing done by him or by any other person in virtue of any authority or power hereby given be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every such shareholder and Director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract."

Par. 15. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

Par. 16. Forms used by the company in Ontario are filed as exhibits 9 to 13.

Par. 17. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit with Receiver-General of Canada as follows:

	Accepted at:
Municipal securities	$96,500
Province of Quebec 3% inscribed stock, £18,000	70,942
Total	$167,442

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED.)

Register No. 1230. Certificate of Registry No. 656.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited.)

2. *Company, how constituted or incorporated.*—The Company was registered under the Act 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office at Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1900, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4) Insurance Act of Canada, no deposit is required of this Company.

Balance Sheet for the Year Ending 31st December, 1898.

Profit and Loss Account 31st December, 1898.

	£	s.	d.	£	s.	d.
Balance, 1st January, 1898	£60,840	8	0			
Less dividends paid February and July, 1898	50,000	0	0			
				10,840	8	0
Balance of Underwriting Account, 1897, at 31st December, 1897				186,307	3	3
Interest on investments				33,758	11	4
Profit on sale of investments				7,461	16	2
Transfer fees				49	12	6
				£238,417	11	3

	£	s.	d.	£	s.	d.
Claims, returns and re insurances paid on 1897 account, from 1st January, 1898, to date	£143,346	10	4			
Amount carried to Suspense Account on closing 1897 account	32,000	0	0			
Underwriters' commission on 1897 account	983	12	2			
Bad debts, 1897 account	24	12	8			
Income tax, 1897 account	57	9	3			
				176,412	4	5
Balance carried down				62 005	6	10
				£238,417	11	3

Underwriting Account, 1898.

	£	s.	d.
Premiums—Less returns and re-insurances	366,525	17	2
	£366,525	17	2

	£	s.	d.
Claims paid	140,285	11	4
Office expenses, including salaries, etc., London, Liverpool and Manchester	25,668	2	1
Agency expenses	17,757	16	1
Directors' and auditors' fees	6,704	17	6
General law charges		10	6
Bad debts	7	11	2
Balance carried down	176,101	8	6
	£366,525	17	2

General Balance Sheet, 31st December, 1898.

	£	s.	d.
To capital paid up	200,000	0	0
" Reserve Fund	450,000	0	0
" outstanding accounts	8,114	18	7
" internal re-insurance account	71,521	11	5
" investment fluctuation account, being the increase in market value of securities since 30th June, 1871	217,384	18	4
" suspense account	68,023	1	0
" dividends not yet claimed	531	17	0
" balance of profit and loss account	62,005	6	10
" " underwriting account, 1898	176,101	8	6
	£1,253,683	1	8

	£	s.	d.	£	s.	d.
By investments				1,104,905	1	2
" debtors for premiums, etc				104,278	14	9
" interest accrued, but not received				14,153	1	10
" office furniture and fixtures				885	5	11
" stamps on hand				613	8	5
" bills receivable				5,654	1	5
" cash on deposit	£17,000	0	0			
" " at bankers and in hand	6,193	8	2			
				23,193	8	2
				£1,253,683	1	8

We have audited the books of the offices of the Company in our respective districts, and hereby certify that the above accounts are correctly compiled in accordance therewith. We have also individually satisfied ourselves of the existence of the securities belonging to our respective offices.

J. F. Clarke, London,
J. S. H. Banner, Liverpool,
A. Murray, Manchester.
} *Auditors.*

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 1229 Certificate of Registry No. 655.

---

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance and the registry has been renewed until 30th March, 1900, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4) Insurance Act of Canada, no deposit is required of this Company.

THIRTY-FIFTH ANNUAL STATEMENT, JANUARY 1ST, 1899.

D. J. STAPLES, President; W. J. DUTTON, Vice-President; B. FAYMONVILLE, Secretary; J. B. LEVISON, Marine Secretary; L. WEINMANN, Assistant Secretary.

Cash Capital fully paid in		$1,000,000 00
Funds Reserved to meet all Liabilities—		
Re-Insurance Reserves, California Standard	$1,232,756 51	
Losses (not due)	135,344 71	
All other liabilities (not due)	25,000 00	
		$1,393,101 22
Net Surplus		1,257,049 73
Total assets		$3,650,150 95
Surplus for Policyholders over all Liabilities		2,257,049 73

SCHEDULE OF ASSETS.

Real estate unencumbered			$379,200 00
Cash on hand and in banks			359,836 01
Omnibus Cable Co's. Bonds			124,425 00
Market Street Railway Co's. Bonds			106,000 00
United States Registered 4 per cent. Bonds of 1925			155,625 00
Stockton Gas and Electric Co's Bonds			32,480 00
Powell Street Railway Co's Bonds			22,800 00
Sutter Street Railway Bonds			55,000 00
Presidio and Ferries R. R. Co's Bonds			37,000 00
Blaine Co., Idaho, Bonds			200 00
Oakland City Gas, Light and Heat Co's Bonds			64,500 00
San Diego Gas and Electric Light Co's Bonds			20,000 00
Riverside Water Co's Bonds			20,000 00
Olympic Club Bonds			5 000 00
Pacific Rolling Mill Bonds			12,300 00
Territory of Arizona Funding Bonds			22,000 00
Baker City, Or., School Bonds			21,000 00
Palo Alto, Cal., School District Bonds			15,600 00
Baker City, Or., Water Bonds			17,850 00
Independence City, Or., Bonds			3,000 00
Marin County Water Bonds			5,100 00
2986 Shares	Home Mutual Insurance Co's Stock		600,000 00
210 "	Bank of California Stock		49,680 00
230 "	First National Bank, S. F., Stock		42,551 25
100 "	Anglo-California Bank Stock		6,000 00
450 "	Oakland Bank of Savings Stock		29,250 00
340 "	Sather Banking Co's Stock		25,500 00
1000 "	California Street Cable R.R. Co's Stock		108,000 00
200 "	Market Street Railroad Co's Stock		8,600 00
480 "	Sutter Street R.R. Co's Stock		48,000 00
650 "	Oakland Gas, Light and Heat Co's Stock		34,775 00
450 "	Spring Valley Water Stock		43,875 00
200 "	Pacific Gas Improvement Co's Stock		18,000 00
656 "	California Dry Dock Co's Stock		24,600 00
22 "	San Francisco National Bank		2,200 00
786 "	Stockton Gas and Electric Co's Stock		11,790 00
100 "	Oakland Building and Loan Association Stock		4,800 00
250 "	California Safe Deposit and Trust Co's Stock		27,000 00
100 "	San Francisco and San Joaquin Railway Co's Stock		10,000 00
250 "	San Francisco Gas Light Co's Stock		750 00
500 "	San Francisco Gas and Electric Co's Stock		48,125 00
Loans on Bonds and Mortgages of Real Estate, worth double the amount for which the same is mortgaged, and free from any prior encumbrance			463,484 85
Loans secured by collaterals			160,689 34
Premiums in course of collection			375,324 68
All other property			28,239 82
Total assets			$3,650,150 95

Total income 1897	$1,912,129 66
Total expenditures for 1897	1,700,552 56

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 1211. Certificate of Registry No. 637.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Sydney Crocker, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3 and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1900, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3 and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Balance Sheet for the Year Ending 31st December, 1898.

Profit and Loss Account to 31st December, 1898.

		£	s.	d.
To balance profit and loss account	£85,164 9 2			
Less dividend paid. 1st July, 1897..£11,445 0 0; 3rd Feb., 1898..£13,080 0 0	24,525 0 0			
		60,639	9	2
" Balance underwriting account, 1897		126,018	19	10
" Interest on investments and loans, etc		23,466	3	6
" Transfer fees		32	2	6
Total		210,156	15	0

		£	s.	d.
By income tax		1,167	18	6
" Losses, averages, returns, re-insurances, and charges, paid on account of 1897	£95,600 1 8			
" Transferred to suspense against further claims	£15,000 0 0			
		110,600	1	8
" Balance		98,388	14	10
Total		210,156	15	0

Underwriting Account, 1898.

	£	s.	d.
To net premiums, after deducting returns, re insurances, etc	213,700	17	1
Total	213,700	17	1

	£	s.	d
By Losses and averages paid	69,376	0	6
" Office expenditure (including branches, foreign agencies, subscriptions to Underwriters' rooms, Lloyd's Register, etc	25,831	14	1
" Directors' remuneration	3,000	0	0
" Auditors' Fee	231	0	0
" Balance	115,262	2	6
Total	213,700	17	1

General Balance Sheet to 31st December, 1898.

	£	s.	d.
To Capital—65,400 shares at £20 each—£1,308,000—upon which £2. 10s. per share has been called up	163,500	0	0
" Reserve fund	300,000	0	0
" Sundry creditors	50,028	7	11
" Unclaimed dividends	175	0	0
" Investment realization suspense account	10,048	5	3
" Underwriting suspense account	43,975	12	10
" Underwriting account, 1898.	115,262	2	6
" Profit and loss account... £98,388 14 10			
Less interim dividend, paid 1st July, 1898 ... £11,445 0 0	86,943	14	10
Total	769,933	3	4

	£	s.	d.
By Investments and loans	650,844	13	5
" Sundry debtors	89,863	17	5
" Interest to date not received	7,170	4	11
" Stamps on hand	334	15	4
" Cash and bills at Bankers and in hand	21,719	12	3
Total	769,933	3	4

We have duly examined and checked the books and vouchers from which the above accounts are compiled, together with the securities held by the Company, and hereby certify that they are all correct.

HARMOOD BANNER & SON,
Chartered Accountants.

LIVERPOOL, 16th January, 1899.

THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 1284. Certificate of Registry No. 712.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of The Mannheim Insurance Company (Limited).

2. *Company how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court, at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry for the transaction of Ocean Marine Insurance for the term ending 30th April, 1900, pursuant to The Ontario Insurance Act, 1897.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required by this Company.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 1261. Certificate of Registry No. 688.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan, Toronto Suits by or against the Company may be brought in the name of The Reliance Marine Insurance Company (Limited).

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 and 28 Vict., chap. 19. The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act. 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was licensed by the Dominion of Canada for the year ending 31st March, 1900, to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at $100,000.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life and Accident Insurance Companies

YEAR ENDING 31st DECEMBER, 1898.

EXCELSIOR LIFE INSURANCE COMPANY OF ONTARIO (LIMITED).

Commenced business 15th October, 1890.

HEAD OFFICE - TORONTO.

President—E. F. CLARKE, M.P. | *Secretary*—EDWIN MARSHALL

Authorized Capital, $500,000.

Subscribed Capital, $350,900. Paid up, $52,635.60.

Deposit at Provincial Treasury, $26,060.

Statement for the year ending 31st December, 1898.

ASSETS.

Real estate		$14,400 00
Mortgages		130,949 05
Loans on company's policies		9,560 27
Secured loans		701 21
Market value of bonds and debentures owned by company		60,081 60
Cash on hand	$2,951 70	
Cash in bank	20,766 16	
		23,717 86
Cash in agents' hands		3,390 59
Bills receivable		172 61
Interest		2,812 20
Office furniture (not extended)	$2,466 00	
Outstanding premiums		20,134 90
Deferred "		16,553 20
Shareholders' notes		429 00
Fire insurance premiums		1,258 56
Other assets		1,283 12
Total assets		$285,444 17
Subscribed capital stock, uncalled		$298 264 40

Liabilities

Reinsurance reserve (interest being taken at 4 and 4½ per cent.)	$221,197 21
Amount of supposed claims	1,000 00
" due for salaries	854 99
" commission	4,487 58
" travelling expenses	178 00
" medical fees	1,078 32
" advance premiums	132 46
Total amount of liabilities, except capital stock	$228,928 56
Capital stock paid up	$52,635 60

Receipts.

Amount received for premiums		$87 983 26
" interest		9,072 43
" advanced premiums		3 81
" premium on capital stock		21,054 00
" consideration for annuities		277 50
" capital stock	$ 96 50	
" fire insurance premiums	27 95	
" agents' balances	1,483 53	
" half premium credits	38 30	
" collateral loans	218 79	
" shareholders' bonus	2,979 65	
" office supplies	255 62	
Total (not extended)	$5,100 34	
Total cash receipts		$118.391 00

Expenditure.

Amount paid for agents' commission and salary	$30,458 64
" salaries and auditors's fees	5,270 06
" travelling expenses	4,201 20
" statutory assessment and license fee, Ontario	97 21
" fees to other Governments	457 33
" medical fees	3,855 84
" legal expenses	764 08
" rent and taxes	909 50
" printing and stationery	2,822 29
" postage, telegrams and express	946 06
" agency	521 47
" office	427 29
Total expenses of management carried forward	$50,730 97

Total expenses of management brought forward		$50,730 97
Miscellaneous.		
Amount paid for :—		
Death claims of 1898		10,277 85
In repayments of loans		16,000 00
Annuities		300 00
Surrendered policies		4,820 41
Commission on loans		20 00
Re-insurance premiums		4,249 50
Amount loaned in 1898, on mortgages (not extended)	$23,515 72	
" " on policies "	1,131 95	
" expended *re* mortgage loans "	1,207 31	
" open ledger accounts "	408 94	
" paid for office furniture "	1,160 31	
Total	$27,424 23	
Total expenditure		$86,398 73

MISCELLANEOUS.

——	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	2,998	2,803,621 15
Contracts taken during 1898, new or renewed	3,522	1,103,437 00
Gross number and amount of contracts on foot at any time during 1898	6,520	3,907,058 15

Deductions.	Number.	Amount.		
		$ c.		
Contracts matured in 1898	20	11,519 00		
" lapsed in 1898	1,760	617,053 00		
" surrendered :—				
for which cash values were paid (extended)	69	82,330 00		
" surrendered $7,500 00				
for which paid up policies have been granted amounting to 1,557 00 Difference extended		5,943 00		
Amount by which various contracts, still on foot, were reduced, 1898		6,250 00		
Total deductions extended	1,849	723,095 00	1,849	723,095 00
Gross number and amount of contracts on foot at 31st December, 1898			4,671	3,183,963 15
Less " " " re-insured				140,000 00
Net " " " on foot at 31st December, 1898			4,671	3,043,963 15

STATEMENT OF CAPITAL STOCK.

31st December, 1898.

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$ c.	$ c.
Allison, W. H. R., Q.C.	Picton	100 00	15 00
Armstrong, John R.	Ottawa	1,000 00	150 00
Armstrong, John	Owen Sound	1,000 00	150 00
Bullis, W. H., M.D	Rochester, N.Y	1,000 00	150 00
Barr, David	Renfrew	5,000 00	750 00
Brown, W. E. (in trust)	Ottawa	1,700 00	255 00
Brown, Mrs. John	Sherbrooke, Que	500 00	75 00
Burkinshaw, F. A	Toronto	500 00	75 00
Booth, Robert	Pembroke	5,000 00	750 00
Bourinot, E. W.	Wiarton	500 00	75 00
Bennett, Edward	Kingston	1,000 00	150 00
Breese, Wm	Chatsworth	100 00	15 00
Ball, Wm	Chatham	500 00	75 00
Clarke, E. F	Toronto	1,000 00	150 00
Clarke, Mrs. C. E	"	4,000 00	600 00
Clarke, Mrs. Francis	Lindsay	1,000 00	150 00
Chadwick, Allen	Kingston	200 00	30 00
Clubb, A.	Toronto	100 00	15 00
Colter, W. F. B.	Sarnia	5,000 00	750 00
Clement, A. D	Brantford	1,000 00	150 00
Campbell, Peter	Peterboro'	500 00	75 00
Creasor & Smith	Owen Sound	5,000 00	750 00
Carswell, Jonathan	Renfrew	2,000 00	300 00
Carswell, James	"	1,000 00	150 00
Carswell, L. McV.	"	2,000 00	300 00
Carnahan, W. J. A.	Toronto	100 00	15 00
Cooke, J. G	Kincardine	500 00	75 00
Curry, W. H.	Omemee	1,500 00	225 00
Coombe, F. E	Liverpool, Eng	500 00	75 00
Campbell, Capt. P. M	Collingwood	500 00	75 00
Craig, James	Toronto	200 00	30 00
Doust, Joseph	Toronto	2,200 00	330 00
Dixon, George		400 00	60 00
Doty, Charles F.	Oakville	1,000 00	150 00
Duggan, Joseph	Toronto	5,000 00	750 00
Dunlop, A. (estate)	Pembroke	1,000 00	150 00
Dickson, J. B	"	1,000 00	150 00
Dickson, W. W., M.D	"	1,000 00	150 00
Dow, W. G., M.D	Owen Sound	3,500 00	525 00
Ego, Angus, M.D	Markdale	500 00	75 00
Ewens, William	Owen Sound	2,000 00	300 00
Ferguson, Jno., M.D	Toronto	6,700 00	1,005 00
Fasken, David	"	101,000 00	15,150 00
Fasken, Mrs. Alice	"	2,200 00	330 00
Foulds, J. G	Sarnia	2,000 00	300 00
Falconer, G. H. (estate)	Streetsville	500 00	75 00
Foster, A	Pembroke	2,500 00	375 00
Forster, James	Toronto	1,000 00	150 00
Falls, A. F.	Chatham	500 00	75 00
Forham, Michael	Owen Sound	1,000 00	150 00
Frawley, M. J	Barrie	1,000 00	150 00
Gaskin, Capt. Jno	Kingston	2,000 00	300 00
Gulledge, E. H.	Oakville	3,500 00	525 00
Gillies, James	Carleton Place	5,500 00	825 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$ c.	$ c.
Gillies, William	Carleton Place	5,500 00	825 00
Gowan, Hon. J. R	Barrie	6,500 00	975 00
Gordon, Alex.	Pembroke	2,000 00	300 00
Gordon, Alex. (in trust)	"	1,000 00	150 00
Gordon, Alex. (in trust)	"	1,000 00	150 00
Graydon, John	Streetsville	1,000 00	150 00
Graham, Jos	Meadowville	1,000 00	150 00
Graham, Thos. (estate)	"	1,000 00	150 00
Graham, W. G	Aurora	1,000 00	150 00
Graham, Mrs. E	Toronto	1,000 00	150 00
Gooderham, George	"	10,000 00	1,500 00
Grass, Ruliff	"	10,500 00	1,575 00
Grass, Sarah M	"	200 00	30 00
Hallam, Ald. Jno	Toronto	5,000 00	750 00
Hood, Capt. C	"	1,100 00	165 60
Howarth, Thos.	Oakville	2,500 00	375 00
Hopper, William	Cobourg	1,200 00	180 00
Hopper, W. H	"	1,000 00	150 00
Hall, James	Flesherton	200 00	30 00
Henderson, Jonathan	Barrie	1,150 00	150 00
Hale, Thos. (Estate)	Pembroke	2,500 00	375 00
Hoyle, W. H	Cannington	500 00	75 00
Howell, Charles	Owen Sound	1,000 00	150 00
Hilyer, Mrs. George	Stouffville	100 00	15 00
Jolliffe, Rev. T. W	Campbellford	500 00	75 00
Johnston, J. W	Toronto	500 00	75 00
Johnston, J. R	Campbellford	300 00	45 00
Johnston, W. H., M.D	Fergus	1,000 00	150 00
Kidd, Alex	Sarnia	2,800 00	420 00
Kennedy, R. A., M.D	Ottawa	1,000 00	150 00
Kerr, William	Cobourg	100 00	15 00
Kennedy, William	Barrie	1,000 00	150 00
Knechtel, Daniel	Hanover	500 00	75 00
Kilbourn, G. S	Owen Sound	1,000 00	150 00
Lee, J. W	Toronto	100 00	15 00
Latimer, Jas. (Mrs. Annie)	Carleton Place	400 00	60 00
Long, Thomas	Toronto	2,000 00	300 00
Laird Bros	Dresden	1,500 00	225 00
Mavety, Rev. J. B	Granby, Que	5,000 00	750 00
McKean, E. W.	Sarnia	1,500 00	225 00
McLeary, William	Thorold	200 00	30 00
McCarroll, Thomas	Meaford	100 00	15 00
McCullough, J. H	Owen Sound	500 00	75 00
McCormack, Andrew	Ottawa	1,000 00	150 00
McCullough, T., M.D	Chatsworth	500 00	75 00
McDonald, John		500 00	75 00
McFarland, W. J	Markdale	5,500 00	825 00
McFaul, A. W	Owen Sound	900 00	135 00
Macvicar, S. A	Sarnia	3,000 00	450 00
Murray, James	Toronto	500 00	75 00
Mitchell, C. W	Ottawa	1,000 00	150 00
Marshall, Edwin	Toronto	1,000 00	150 00
Morrison, C. E	Sarnia	1,000 00	150 00
Murphy, Rev. A	Ingersoll	1,000 00	150 00
Mohr, Ephraim (Estate)	Arnprior	2,000 00	300 00
Morgan, J. D	Dundalk	1,500 00	225 00
Mackay, A. C	Owen Sound	4,500 00	675 00
Macpherson, Angus	Markdale	1,000 00	150 00
Notter, F. J	Owen Sound	4,000 00	600 00
burn, M. J	Teeswater	500 00	75 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$ c.	$ c.
Parker, S. J.	Owen Sound	8,500 00	1,275 00
Price, Carson.	Holland Centre	300 00	45 00
Reid, J. W.	Toronto	100 00	15 00
Redfern, J. W.	Owen Sound	1,000 00	150 00
Rowland, John (Estate).	Collingwood	2,000 00	300 00
Robertson, Capt. W. T.	Owen Sound	1,000 00	150 00
Ronan, J. H.	Sarnia	1,000 00	150 00
Richardson, Matthew.	Flesherton	500 00	75 00
Ross, Miss M. A.	Barrie	500 00	75 00
Ross, Miss M. E.	Barrie	500 00	75 00
Robertson, John.	Toronto	500 00	75 00
Reedy, George.	Barrie	2,000 00	300 00
Ross, A. W., M.D.	Barrie	600 00	90 00
Sutherland, Rev. A., D.D.	Toronto	500 00	75 00
Shaw, Abraham	Kingston	200 00	30 00
Seagal, J. D.	Wellington, B.C.	1,000 00	150 00
Smith, H. B.	Owen Sound	1,000 00	150 00
Schmidt, George.	Pembroke	500 00	75 00
Sandford, S. J.	Barrie	200 00	30 00
Smith, H. E.	Owen Sound	2,000 00	300 00
Smart, A. M. (in trust)	London	2,100 00	315 00
Tallmadge, E. H.	Toronto	2,000 00	300 00
Tinning, J. B.	Toronto	100 00	15 00
Thompson, J. E.	Arnprior	500 00	75 00
Vail, C. L., M.D.	Sarnia	400 00	60 00
Whiteside, T. R.	Toronto	200 00	30 00
Wilks, Mrs. A.	Toronto	100 00	15 00
Wells, W. C.	Buffalo, N.Y.	100 00	15 00
Wells, Mrs. Minnie	"	100 00	15 00
Ward, W. O.	"	500 00	75 00
Woollings, James	Toronto	400 00	60 00
Weir, George E.	Dresden	2,000 00	300 00
Weir, Miss Caroline	"	3,000 00	450 00
Weir, Miss Catherine	"	3,000 00	450 00
Wedge, George	Briggsville, North Adams, Mass.	300 00	45 00
Ward, G. D.	Cobourg	500 00	75 00
Wightman, Robert	Owen Sound	2,000 00	300 00
Watson, R. McD.	St. Catharines	300 00	45 00
Wilson, David.	Collingwood	1,000 00	150 00
White, A. T.	Pembroke	1,000 00	150 00
Williams, William.	Collingwood	200 00	30 00
Wesley, Samuel	Barrie	1,400 00	210 00
White, Peter, M.P.	Pembroke	1,000 00	150 00
White, W. R.	Pembroke	500 00	75 00
Woolings, Mrs. A. B.	Toronto	100 00	15 00
Wrenchall, Anna B.	Brantford	1,000 00	150 00
Weddell, —	Trenton	5,000 00	750 00
Total		350,900 00	52,635 60

FARMERS' AND TRADERS' LIFE AND ACCIDENT INSURANC COMPANY LIMITED).

Commenced business 5th March, 1897.

HEAD OFFICE, ST. THOMAS, ONT.

President—J. H. STILL. *Secretary*—D. E. GALBRAITH.

Authorized Capital, $500,000.

Subscribed Capital, $346,900. Called up, $34,690.

Deposit at Provincial Treasury, $25,000.

Statement for the year ending 31st December, 1898.

ASSETS.

Debentures		$25,000 00
Cash on hand at head office	$ 826 54	
Cash on deposit Atlas Loan Company, St. Thomas	2 394 51	
		3 221 05
Outstanding premiums		5,042 99
Total assets		$33,264 04
Subscribed capital stock uncalled		$312,210 00
" " called, but still unpaid		3,421 34

LIABILITIES.

Reinsurance reserve (interest being taken at 4½ per cent.)	$13,490 19
Total liabilities to public	$13,490 19
Liabilities to shareholders :	
Capital stock paid up	$31,269 66

RECEIPTS.

Cash received for premiums	$13,483 35
" " interest	1,089 28
" " calls on stock	1,215 46
" " borrowed money	750 00
" " returned commission and salary	35 60
Total receipts	$16,573 09

EXPENDITURE.

(*a*)—Expenses of Management.

Cash paid for commissions, salaries and bonus	$4,713 86
" medical examiners' fees	1,621 06
" interest and exchange	98 46
" statutory assessment and license fee	58 54
" travelling expenses	1,371 21
" rent and taxes	91 66
" salaries, directors' and auditors' fees	3,024 00
" printing, stationery and advertising	470 61
" postage, telegrams and express	142 38
" other expenses	134 83
Total expenses of management	$11,726 61

(*b*)—Miscellaneous.

Cash paid in repayment of loans	3,250 00
" for losses which accrued in 1898	1,000 00
" re insurance	56 95
Total expenditure	$16,033 56

MISCELLANEOUS.

	Number.	Amount.
		$
Contracts in force 31st December, 1897	255	246,500
" taken during 1898	353	342,000
Gross number and amount of contracts on foot at any time during 1898	608	588,500
Deductions:		
Contracts matured by death in 1898	1	1,000
" lapsed in 1898	86	82,500
Total reductions extended	87	83,500
Gross number and amount contracts on foot 31st December, 1898	521	505,000
Less " " re-insured	5	5,000
Net number and amount on foot 31st December, 1898	516	500,000

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
Albee, W. E.	St. Thomas	1,000 00	100 00
Acres, H. M.	Delaware	1,000 00	100 00
Anderson, Dr. J. R	Ailsa Craig	1,000 00	100 00
Armitage, James	St. Thomas	1,000 00	100 00
Allen, T	St. Thomas	100 00	10 00
Armstrong, Sarah	London	200 00	20 00
Ashton, W. H	Copenhagen	2,000 00	200 00
Beaton, Alex	West Lorne	5,000 00	500 00
Briely, J. S	Montreal	1,000 00	100 00
Burness, Geo	London	1,000 00	100 00
Becker, W. A	West Lorne	1,000 00	100 00
Becker, Cynthia	West Lorne	1,000 00	100 00
Ballah, Jennie	West Lorne	1,000 00	100 00
Begg, James	St. Thomas	1,000 00	100 00
Butler, E. J	St. Thomas	500 00	50 00
Betts, J	Mt. Brydges	1,000 00	100 00
Black, James	Fingal	2,000 00	200 00
Brown, David	St. Thomas	1,000 00	100 00
Belfry, James	St. Thomas	2,000 00	200 00
Brown, Almer	Welland	100 00	10 00
Barnard, J. F	St. Thomas	1,000 00	100 00
Burkholder, G. S	Hamilton	1,000 00	37 50
Bice, N	Mt. Brydges	1,000 00	.....
Burnett, H. W.	London	1,000 00	.....
Beith, Robert	Bowmanville	500 00	.....
Campbell, John	St. Thomas	5,000 00	500 00
Campbell, James	Fingal	2,000 00	200 00
Cahill, E.	West Lorne	600 00	60 00
Cole, Albert	West Lorne	600 00	60 00
Crawford, W. C	Tilbury	1,000 00	100 00
Couse, J. A	St. Thomas	500 00	50 00
Curtis, R. B	Caradoc	2,000 00	200 00
Caw, Dr. W	Parkhill	1,300 00	130 00
Cloes, L. R	New Sarum	1,000 00	100 00
Campbell, G. W.	Palmerston	1,000 00	35 00
Canfield, James	Woodstock	1,000 00	100 00
Campbell, N. M.	St. Thomas	5,000 00	500 00
Campbell, Neil	Fingal	500 00	50 00
Campbell, Alex.	St. Thomas	500 00	50 00
Campbell, A. P.	St. Thomas	5,000 00	500 00
Chant, S	St. Thomas	5,000 00	500 00
Coleman, J. A.	Niagara Falls	200 00	20 00
Cuthbertson, D. G.	Ingersoll	500 00	50 00
Carruthers, J.	Prescott	500 00	50 00
Campbell, Jno.	St. Thomas	1,000 00	5 00
Corbett, W. L.	Brinsley	100 00	10 00
Coyne, W. P	Ingersoll	500 00	.....
Clark, J. M	Smith's Falls	500 00	.....
Currie, T. O.	Strathroy	500 00	.....
Coyne, J. H.	St. Thomas, Ont.	5,000 00	500 00
Connolly, B. G	Renfrew	5,000 00	500 00
Conroy, P. A	Cornwall	1,000 00	100 00
Cameron, W. A	Arnprior	500 00	50 00
Duffield, J. C	London	5,000 00	500 00
Dickson, M	St. Thomas	1,000 00	100 00
Deacon, J. D.	Pembroke	500 00	50 00
Dafoe, M. O.	Point St. Charles	2,000 00	200 00
Dafoe, I. B	Aultsville	1,000 00	66 16
Ellman, J. H	Union	5,000 00	500 00
Egan, P. L. M.	St. Thomas	1,000 00	100 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
Elliott, John A	Ridgetown	500 00	50 00
Esplin, Maggie, H	Lachine Locks, P.Q.	500 00	50 00
Eastman, D. W	Smithsville	2,000 00	200 00
Ellis, H. T. W	Windsor	2,000 00	
Ferguson, A. J	St. Thomas	1,000 00	100 00
Fuller, J. A	West Lorne	600 00	60 00
Ferguson, D D	St. Thomas	2,000 00	200 00
Fraser, A. S	Sarnia	300 00	30 00
Futcher, Thos	St. Thomas	500 00	50 00
Ferguson, John D	St. Thomas	2,000 00	200 00
Ferguson, Geo. C	Brooklyn, N.Y.	5,000 00	500 00
Fraser, P. M	St. Thomas	5,000 00	500 00
Ferguson, Dugald	Port Stanley	5,000 00	
Ferguson, John	Tilbury	500 00	25 00
Finkle, H. J	Woodstock	1,000 00	100 00
Fry, W. H	Fenwick	1,000 00	
Foster, James	Tilbury	1,300 00	130 00
Gilbert, R	St. Thomas	1,000 00	100 00
Galbraith, D. E	St. Thomas	1,000 00	100 00
Gay, Wm	St. Thomas	500 00	50 00
Gray, D	Ailsa Craig	1,000 00	100 00
Griffin, J. A	St. Thomas	500 00	50 00
Galbraith, Mrs. J. H	St. Thomas	1,000 00	100 00
Gilbert, P. W	St. Thomas	1,000 00	100 00
Gilbert, G. W	Sparta	500 00	50 00
Grist, Chas	Strathroy	1,000 00	100 00
Grierson, W. P	Wingham	1,200 00	120 00
Gregory, W. L	Sparta	1,000 00	100 00
Gilbert, M. A	St. Thomas	5,000 00	500 00
Green, F. T	Wellandport	100 00	10 00
Gray, W. L	Pembroke	500 00	50 00
Gunn, H	Ailsa Craig	1,000 00	
Harvey, E. C	St Thomas	1,000 00	100 00
Hall, Robert	Ridgetown	500 00	50 00
Heard, William	St. Thomas	1,000 00	100 00
Harris, W. C	Delaware	1,000 00	100 00
Heard, R. A	St. Thomas	500 00	50 00
Heard, Robert	St. Thomas	1,000 00	100 00
Harrison, F. L	Strathroy	2,000 00	200 00
Honsinger, B. F	St. Thomas	1,000 00	100 00
Haight, S. D	Union	1,000 00	100 00
Hodge, William	Cornwall	200 00	20 00
Hearndon, Geo	Alexandria	200 00	20 00
Hart, Dr. M. W	Prescott	400 00	40 00
Holmes, C. T	Wellandport	100 00	10 00
Horton, E. A	St. Thomas	2,000 00	200 00
Hall, Dr. W. R	Chatham	300 00	
Jackson. W. R	St. Thomas	1,000 00	100 00
Johnson, Mrs. A. B	St. Thomas	500 00	50 00
Jarvis, F. C	Delaware	500 00	50 00
James, Maria	Woodstock	1,000 00	100 00
Jackson, C. L	Simcoe	1,000 00	100 00
Kippen, C. C	Tilbury	1,000 00	100 00
Kilgour, J. A	St. Thomas	1,000 00	100 00
Little, R. A	London	2,000 00	200 00
Lebel, Thos	Sarnia	100 00	10 00
Lewis, Joshua	St. Thomas	1,000 00	100 00
Learn, C. O	Aylmer	500 00	50 00
Lang, D	Eagle	1,000 00	100 00
Lewis, F. S	St. Thomas	1,000 00	100 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	c.
Morris, Wm	St. Thomas	5,000 00	500 00
Munro, G. H	West Lorne	5,000 00	500 00
Miller, E. A	Aylmer	5,000 00	500 00
Mothersill, Dr. L. J	Port Stanley	500 00	50 00
Morris, C. E	Delaware	1,000 00	100 00
Munro, A. M	Ailsa Craig	1,000 00	100 00
Mathieson, Dr. J. H	St. Mary's	3,000 00	300 00
Millar, James	Arnprior	500 00	50 00
Meek, James	Port Stanley	1,000 00	
Monroe, Hugh (in trust)	Alexandria	1,000 00	100 00
McGregor, John A	Tilbury	5,000 00	500 00
McGregor, Peter	West Lorne	600 00	60 00
McPherson, Dugald	West Lorne	600 00	60 00
McKillop, John	West Lorne	300 00	30 00
McKillop, D	West Lorne	300 00	30 00
McPherson, D	Crinan	100 00	10 00
McKinley, James E	Ridgetown	2,000 00	200 00
McNabb, P. J	St. Thomas	1,000 00	100 00
McCallum, Dr. H. A	London	3,000 00	300 00
McCallum, Miss C	London	1,000 00	100 00
McGregor, A. D	St. Thomas	2,000 00	200 00
McChandless, C. B	Delaware	500 00	50 00
McLeod, D. N	Parkhill	2,000 00	200 00
McGregor, J. J	St. Thomas	2,500 00	250 00
McKay, H	London	2,000 00	200 00
McDowell, Jas. A	Sarnia	300 00	30 00
McKay, R. A	St. Thomas	2,000 00	200 00
McCausland, J. A	Aylmer	500 00	50 00
McNish, D	Fingal	2,000 00	200 00
McGregor, John	St. Thomas	1,000 00	100 00
McCrimmon, Angus	St. Thomas	6,000 00	600 00
McCrimmon, Dr. A. A	St. Thomas	2,000 00	200 00
McColl, D. N	West Lorne	1,000 00	100 00
McLean, W. H	Crinan	300 00	30 00
McKay, Dr. A	Ingersoll	1,000 00	100 00
McLaughlin, R. T	Alba	500 00	50 00
McLennan, R. R	Cornwall	500 00	50 00
McGugan, Alex	St. Thomas	2,000 00	200 00
McIntosh, D	Moose Creek	100 00	10 00
McCallum, D	St. Thomas	3,000 00	300 00
McLarty, A	Fingal	500 00	50 00
McKillop, J. G	West Lorne	300 00	
McEvoy, J. M	London	5,000 00	500 00
McColl, A	Simcoe	2,000 00	200 00
McPherson, Hugh	St. Thomas	200 00	20 00
Norman, William	Union	1,000 00	100 00
New, C. J	Thamesville	5,000 00	
Orchard, William	Shedden	200 00	
Partridge, Benj	West Lorne	600 00	60 00
Perkins, [illegible]	Delaware	500 00	50 00
Penhale, M. H	St. Thomas	1,500 00	150 00
Penhale, John	St. Thomas	5,000 00	500 00
Penhale, Nelson	St. Thomas	2,500 00	250 00
Penhale, William	St. Thomas	2,500 00	250 00
Penhale, Mrs. M	St. Thomas	1,000 00	100 00
Piper, S. T	Lambeth	2,000 00	200 00
Perkins, W. J	Ridgetown	300 00	30 00
Powell, F. C	Kincardine	1,000 00	100 00
Pettit, W. V	Westlake	200 00	20 00
Penhale, T. J	Mapleton	1,000 00	100 00
Potts, W. C	St. Thomas	500 00	
Perry, S. O	St. Thomas	2,000 00	25 00

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
Robb, E. G	Montreal	1,000 00	100 00
Regan, C. W	St. Thomas	1,000 00	100 00
Reycraft, John	Ridgetown	1,000 00	100 00
Richardson, J. S	Tilbury	500 00	50 00
Reycraft, William	Highgate	500 00	50 00
Rosser, Joseph	Ailsa Craig	2,500 00	250 00
Reynolds, S	St. Thomas	1,000 00	100 00
Robb, Miss C. J	London	2,000 00	200 00
Reath, William	St. Thomas	1,000 00	100 00
Reid, J. D	Cardinal	300 00	30 00
Rogers, D. D	Kingston	500 00	50 00
Still, J. H	St. Thomas	5,000 00	500 00
Sherman, J. A	St. Thomas	2,000 00	200 00
Scarff, F. M	Tilbury	1,000 00	100 00
Stewart, William	Sarnia	300 00	30 00
Sherlock, G. L	St. Thomas	5,000 00	500 00
Soules, Walter	Hamilton	1,000 00	100 00
Smith, Dr. W. E	St. Thomas	1,000 00	100 00
Samson & Sanderson	Windsor	1,000 00	100 00
Snyder, R. A. A	St. Thomas	800 00	80 00
Stewart, Geo	Wellandport	500 00	20 00
Smith, E. A	St. Thomas	2,000 00	200 00
Skinner, Hugh R	Woodstock	1,000 00	50 00
Stalker, Peter	West Lorne	600 00	.....
Stalker, Dr. J	Ridgetown	5,000 00	.....
Scott, J. H	Delaware	500 00	50 00
Tonge, J. H	St. Thomas	1,000 00	100 00
Taylor, J. F	West Lorne	300 00	30 00
Turville, Geo	St. Thomas	500 00	50 00
Thompson, Dr. Alex	Strathroy	5,000 00	500 00
Trott, William	St. Thomas	1,000 00	.....
Tremblay, J. A	Tilbury	500 00	50 00
Utter, J. T	St. Thomas	2,000 00	200 00
Wallace, A. E	St. Thomas	5,000 00	500 00
Wilkinson, J	St. Thomas	5,000 00	500 00
Webster, Dr. D. F	West Lorne	600 00	60 00
Wallace, J. C	Ridgetown	1,000 00	100 00
Ward, E. E. A	Ridgetown	500 00	50 00
Watson, Thomas	Parkhill	2,000 00	200 00
Williams, Hugh	St. Thomas	2,000 00	200 00
Wilcox, Geo. W	St. Thomas	2,000 00	200 00
Waugh, R	Guelph	5,000 00	500 00
White, Walter C	Blenheim	1,000 00	100 00
Westlake, J. H	St. Thomas	1,000 00	100 00
Wilson, J. L	Alexandria	5,000 00	500 00
Williams, C. E	St. Thomas	1,000 00	100 00
White, D. J	Ailsa Craig	500 00	5 00
Wheeler, J. N	St. Thomas	1,000 00	100 00
White, W. W	Aylmer	500 00	.....
Waltz, A. D	St. Thomas	1,000 00	.....
Zumstein, Dr. J. M	Smithville	100 00	10 00
Total		346,900 00	31,268 66

PEOPLE'S LIFE INSURANCE COMPANY.

Commenced business, 4th May, 1892.

HEAD OFFICE, TORONTO.

President—W. W. OGDEN, M.D. | *Secretary*—THOMAS JOLIFFE.

Authorized Debenture Capital $50,000.00.
Deposit at Provincial Treasury, $10,000.00.

Statement for year ending 31st December, 1898.

ASSETS.

Deposit receipts, Government deposit		$10,000 00
Cash on hand, head office	$604 27	
" in Bank of Nova Scotia, Toronto	10,462 72	
		11,066 99
" in agents' hands		11,208 39
Bills receivable more than one year overdue (not extended)	$2,427 55	
Deferred and outstanding premiums		10,286 35
Interest		292 65
Office furniture (not extended)	$880 56	
Total assets		$42 854 38

LIABILITIES.

Reinsurance reserve for Life Insurance Contracts (interest being taken at 4½ per cent.)	$30,970 66
Reinsurance reserve for Accident Insurance Contracts, unearned premiums	1,471 35
Interest accrued	985 85
Medical fees outstanding	581 62
All other liabilities	334 98
Total amount of liabilities, except debentures	$34,344 46
Debentures outstanding	$22,150 00

Receipts

Cash received for premiums			$28,881 39
" interest			170 79
" debentures (not extended)	$11,100 00		
" bills receivable			33 00
" deposits withdrawn Imperial Bank			575 00
" " " Bank of Nova Scotia			99 03
" borrowed money			100 00
" advances returned			9,613 65
" commission returned			92 08
" other sources			56 39
Total receipts			$39,621 33

Expenditure.

Amount paid for rent, taxes		$450 00
" interest		2 056 16
" agents' commission		8,625 86
" salaries		2,674 12
" medical fees		1,601 38
" travelling expenses		771 75
" postage, telegrams, etc.		145 57
" printing, stationery and advertising		618 83
" statutory assessment and license fee		38 09
" legal expenses		83 95
Total expenses of management		$17,065 71

Miscellaneous.

Amount paid for losses		$556 02
" rebate		243 46
" advances to agents		20,975 85
" surrenders		178 51
" redeeming debentures (not extended)	$10,000 00	
" deposit Imperial Bank		575 00
" " Bank of Nova Scotia		99 03
" office furniture		5 60
" fees, appraisement		35 00
" other expenses		245 77
Total expenditure		$39,979 95

MISCELLANEOUS.

Life.			Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			328	452,820 55
" taken during 1898, new or renewed			488	812,000 00
Gross number and amount of contracts on foot at any time during 1898			816	1,264,820 55
	Number.	Amount.		
		$ c.		
Deductions :				
Contracts matured in 1898 by death	1	1,000 00		
" lapsed in 1898	133	195,000 00		
" surrendered for which cash values were paid (extended)	2	3,000 00		
" surrendered $11,000 00	8			
for which paid up policies have been granted amounting to 2,297 21				
Difference extended $8,702 79		8,702 79		
Total deductions extended	144	207,702 79	144	207,702 79
Gross number and amount of contracts on foot at 31st December, 1898			672	1,057,117 76
Less number and amount of contracts reinsured ; none.				
Net number and amount of contracts on foot at 31st December 1898			672	1,057,117 76
Accident.				
Policies in force 31st December, 1897			71	109,500 00
Policies issued in 1898			514	728.500 00
			585	838,000 00
Deductions in 1898			123	165,500 00
Policies in force 31st December, 1898			462	672,500 00
Details of policies terminated :				
By expiry 51 policies for		$70,500		
" surrendered, 1 "		5,000		
" lapse, 71 "		90,000		
Totals.. 123		$165,500	672	1,057,117 76
Total Life and Accident			1,134	1,729,617 76

LIST OF DEBENTURE HOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up
		$ c.	$ c.
Abbott, Edwin	Brockville	600 00	600 00
Abbott Estate, J. N	"	600 00	600 00
Bowie, Robert	"	1,600 00	1,600 00
Cross, Dennis	Toronto	300 00	300 00
Flett, John	"	1,150 00	1,150 00
Frances, Allan	Renfrew	600 00	600 00
Forham, M	Owen Sound	1,200 00	1,200 00
Greenfield, Victoria	Toronto	600 00	600 00
Hubbard, C. H	"	500 00	500 00
Hope, James	Ottawa	500 00	500 00
Harrison, Mary	Toronto	100 00	100 00
Kilgore, S. F	"	500 00	500 00
Mitchell, John	"	100 00	100 00
Murray, J. P	"	800 00	800 00
Ogden, W. W., M.D	"	10,000 00	10,000 00
Peek, Charles	"	200 00	200 00
Peek, S. H	"	100 00	100 00
Phillips, Ed	"	300 00	300 00
Sullivan, Hon. M	Kingston	600 00	600 00
Turner, Frank	Toronto	600 00	600 00
Thorne, Horace	"	1,200 00	1,200 00
Total		22,150 00	22,150 00

RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE

OF LIFE AND ACCIDENT INSURANCE COMPANIES.

LIFE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Real estate.	Bonds, mortgages, and other investments.	Interest accrued.	Cash.	Agents' balances.	Bills receivable.	Shareholders' notes on account of premiums on capital stock.	Deferred premiums.	Premiums outstanding.	All other assets.	Total.	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Excelsior Life (Joint Stock)	14,400 00	201,292 13	2,812 20	23,717 86	3,390 59	172 61	429 00	16,553 20	20,134 90	2,541 68	285,444 17	298,264 40
Farmers' and Traders' Life and Accident (Joint Stock)	....	25,000 00	.....	3,221 05	.....	.....	.....	.....	5,042 99	....	33,264 04	312,210 00
People's Life (Mutual)	.. ..	.. ..	292 65	21,066 99	11,208 39	....	....	.....	10,286 35	.....	42,854 38	.....
Totals	14,400 00	226,292 13	3,104 85	48,005 90	14,598 98	172 61	429 00	16,553 20	35,464 24	2,541 68	361,562 59	610,474 40

Government Deposits as follows: Excelsior Life, $26,060; Farmers' and Traders' Life and Accident, (Limited), $25,000; People's Life, $10,000.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Claims or losses.	Re-insurance Reserve.	Salaries and general expenses.	Medical fees.	Advance premiums.	Interest due or accrued.	Other liabilities.	Total liabilities except capital stock.	Paid up capital or debenture stock.	Grand total of liabilities.	Number of policies in force.	Total amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Excelsior Life (Joint Stock)	1,000 00	221,197 21	5,520 57	1,078 32	132 46	.....	.....	228,928 56	52,635 60	281,564 16	4,671	3,043,963 15
Farmers' & Traders' Life & Accident (Joint Stock)	....	*13,490 19	... .	... ...	....	.....	.....	13,490 19	31,269 66	44,759 85	516	500,000 00
People's Life (Mutual)	.....	*†32,442 01	.... ..	581 62	.....	985 85	334 98	34,344 46	22,150 00	56,494 46	‡1,134	1,729,617 76
Totals	1,000 00	267,129 41	5,520 57	1,659 94	132 46	985 85	334 98	276,763 21	106,055 26	382,818 47	6,321	5,273,580 91

* Calculated on the Hm. Table, interest at 4½ per cent. per annum. † Life, $30,970.66; Accident, $1,471.35. ‡ Including Accident, 462, $672,500.

INCOME FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Gross premiums.	Interest.	Borrowed money.	Advances returned.	Premium on capital stock.	Calls on stock.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Excelsior Life (Joint Stock)	87,983 26	9,072 43			21,054 00		281 31	118,391 00
Farmers' and Traders' Life and Accident (Joint Stock)	13,483 35	1,089 28	750 00			1,215 46	35 00	16,573 09
People's Life (Mutual)	28,881 39	170 79	100 00	9,613 65			855 50	39,621 33
Totals	130,348 00	10,332 50	850 00	9,613 65	21,054 00	1,215 46	1,171 81	174,585 42

B 21

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Expenses of Management.					Total expenses of management.	Repayment of loans.	Surrenders.	Payments of annuities.	Losses.	Re-insurance.	Advanced to Agents.	Rebate.	Other expenditures	Total.
	Agents' commission and salary.	Salaries.	Medical fees.	Legal expenses.	All other.										
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	c.
Excelsior Life (Joint Stock)	30,458 64	5,270 06	3,855 84	764 08	10,382 35	50,730 97	16,000 00	4,820 41	300 00	10,277 85	4,249 50			20 00	86,398 73
Farmers' and Traders' Life & Accident (Joint Stock)	4,713 86	3,024 00	1,621 06		2,367 69	11,726 61	3,250 00			1,000 00	56 95				16,033 56
People's Life (Mutual)	8,625 86	2,674 12	1,601 38	83 95	4,080 40	17,065 71		178 51		556 02		20,975 85	243 46	960 40	39,979 95
Totals	43,798 36	10,968 18	7,078 28	848 03	16,830 44	79,523 29	19,250 00	4,998 92	300 00	11,833 87	4,306 45	20,975 85	243 46	980 40	142,412 24

JOINT STOCK FIRE INSURANCE COMPANIES.

YEAR ENDING 31ST DECEMBER, 1898.

JOINT STOCK FIRE INSURANCE COMPANIES

YEAR ENDING 31st DECEMBER, 1898.

For Berlin Mutual Fire Insurance Company, Fire Insurance Exchange Corporation (Stock and Mutual), Hand-in-Hand Insurance Company (Mutual and Stock), Millers' and Manufacturers' Insurance Company (Stock and Mutual), and Wellington Mutual Fire Insurance Company, see under "Cash Mutual Companies."

EQUITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business 15th February, 1898.

President—Archibald Campbell, M.P. *Secretary*—Wm. Greenwood Brown.

Authorized capital, $1,000,000.

Subscribed capital, $500,000 ; paid up, $50,000.

Securities deposited in Treasury of Ontario, $25 000.

Assets.

Actual cash on hand head office	$7 69
Cash on deposit in following chartered banks :	
Bank of Montreal, Toronto	10,000 00
Imperial Bank, Toronto	13,513 14
" (Government deposit)	25,000 00
Interest due or accrued	757 98
Premiums outstanding	1,246 56
Total assets	$50,525 37
Subscribed capital stock uncalled	$450,000 00

Liabilities.

Amount of adjusted losses	$13 00
Unearned premiums, being 50% of gross premiums	8,584 92
Amount due for salaries	40 00
" " rent	150 00
" " commission	249 30
" " re-insurance premiums	454 02
" " organization expenses	249 51
Total liabilities	$9,740 75
Capital stock paid up	$50,000 00

Receipts.

Gross premiums received in cash	$19,121 29
Interest received	302 62
Capital stock paid up	50,000 00
Total receipts	$69,423 91

Expenditure.

(*a*) *Expenses of Management :*

Cash paid for agents' commission	$2,663 41
" law costs	100 00
" investigation and adjustment of claims	29 60
" interest	67 33
" statutory assessment and license fee	50 00
" travelling expenses	536 97
" rent and taxes	311 25
" salaries, directors' and auditors' fee	3,619 05
" printing, stationery and advertising	884 14
" postage, telegrams, etc	89 50
" other expenses	488 83
Total expenses of management	$8 840 08

(*b*) *Miscellaneous Payments :*

Cash paid for losses of 1898	969 34
" re-insurance	2,029 68
" rebate	714 30
" organization expenses	7,250 49
" Trust Co. for collecting	150 00
" office furniture	949 19
Total expenditure	$20,903 08

MISCELLANEOUS.

——	Number.	Amount.
		$. c.
Policies taken during 1898	1,752	2,327,372 25
Gross number and amount of risks in force at any time during 1898	1,752	2,327,372 25
Deduct expired and cancelled in 1898	168	267,217 25
Amount in force 31st December, 1898	1,584	2,060,155 00
Less reinsured		327,446 00
Net risks in force 31st December, 1898	1,584	1,732,709 00

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
Ainlay, Thomas	Mount Forest	500 00	50 00
Ainsworth, O. H.	Guelph	2,000 00	200 00
Allen, H. P.	London	1,000 00	100 00
Alexander, A. W	Guelph	1,000 00	100 00
Alexander, Dr. W. H.	Toronto	1,000 00	100 00
Arthur, Dr. J. Robins	Collingwood	1,000 00	100 00
Bailey, James	Harriston	500 00	50 00
Baldwin, G. S	Aurora	2,000 00	200 00
Ball, George	Barrie	1,000 00	100 00
Barker, Clarissa	Bloomfield	10,000 00	1,000 00
Barrick, Dr. E. J.	Toronto	1,000 00	100 00
Beacock, Dr. D. V.	Brockville	1,000 00	100 00
Begg, Wm. R	Toronto	1,000 00	100 00
Bell, Edwin	Chatham	3,000 00	300 00
Bell, Judge	"	4,000 00	400 00
Berry, Wm.	Brantford	2,000 00	200 00
Biggar, W. H	Belleville	1,000 00	100 00
Blair, George F.	Brussels	1,000 00	100 00
Boles, James P.	Ingersoll	2,000 00	200 00
Bonnick, Joseph	Toronto	1,000 00	100 00
Bowerman, D. B	Bloomfield	2,000 00	200 00
Bowerman, L. H.	Toronto	2,000 00	200 00
Boyer, John P.	Kincardine	1,000 00	100 00
Bristol, Carrie E.	Guelph	1,000 00	100 00
Brown, F. Clement	Toronto	1,000 00	100 00
Brown, Wm. Greenwood	"	2,500 00	250 00
Brown, Margaret	"	10,000 00	1,000 00
Brook, B. F	Listowel	1,000 00	100 00
Bruce, E. W.	Toronto	1,000 00	100 00
Bruce, Dr. W. M.	Listowel	2,000 00	200 00
Buchanan, J. H	Woodstock	1,000 00	100 00
Burgess, Herbert H	Owen Sound	1,500 00	150 00
Burr, Emma C.	Guelph	2,000 00	200 00
Burr, F. C.	"	2,000 00	200 00
Burr, M. W.	"	2,500 00	250 00
Burritt, A. & Co	Mitchell	5,000 00	500 00
Bywater, A. E.	Trenton	500 00	50 00
Cable, William	Toronto	1,000 00	100 00
Cameron, Emily and Maud	Petrolea	1,000 00	100 00
Cameron, John H	Brussels	1,500 00	150 00
Campbell, Arch	Toronto Junction	5,000 00	500 00
Campbell, Arch. G.	Harriston	1,000 00	100 00
Carlyle, David	Toronto	5,000 00	500 00
Carlyle, Isabel	"	300 00	30 00
Carpenter, E. R.	Collingwood	1,000 00	100 00
Carroll, Mrs. Ellen	Toronto	1,000 00	100 00
Carscadden, Thomas	Galt	2,000 00	200 00
Carscadden, Nellie E.	Galt	3,000 00	300 00
Carson, Samuel	Meaford	1,000 00	100 00
Chisholm, W. D.	Belleville	1,000 00	100 00
Chrysler, M. A	Toronto Junction	1,000 00	100 00
Clarke, Eunice	Bloomfield	5,000 00	500 00
Clark, Eugenia M	Toronto	5,000 00	500 00
Cockburn, A. P	"	1,000 00	100 00
Cody, W. S	Windsor	1,000 00	100 00
Colbeck, F. C	Toronto Junction	3,000 00	300 00
Cormack, James	Guelph	2,000 00	200 00
Connell, Dr. J. C	Kingston	1,000 00	100 00
Cooke, John C.	Kincardine	1,000 00	100 00
Courtice, Rev. A. C., D.D	Toronto	5,000 00	500 00
Crawford, G. S	"	1,000 00	100 00
Crawford, Thomas, M.P.P.	"	3,000 00	300 00
Cressman, Alva W.	Norwich	1,000 00	100 00
Cressman, Clara	"	1,000 00	100 00
Cronk, J. S	Picton	6,000 00	600 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
Doolittle, S. L.	Ingersoll	2,000 00	200 00
Dow, Dr. W. G	Owen Sound	1,000 00	100 00
Dufton & Sons	Stratford	500 00	50 00
Dunlop, James	Hamilton	1,000 00	100 00
Eakins Thomas	Harriston	500 00	50 00
Eastwood, Miss Ida G	Toronto Junction	2,000 00	300 00
Egan, Charles	Petrolea	500 00	50 00
Elliott, Wm., M.A	Mitchell	5,000 00	500 00
Elliott, Dr. A. G.	Lucknow	1,000 00	100 00
Elliott, C. H	London	1,000 00	100 00
Escott, T. B	"	1,000 00	100 00
Farran, W. W.	Clinton	1,000 00	100 00
Ferguson, D. M	Stratford	1,000 00	100 00
Follett, Joseph J.	Toronto	1,000 00	100 00
Ford, Thomas S	Mitchell	1,000 00	100 00
Forrester, Andrew	"	5,000 00	500 00
Fowke, F. L	Oshawa	1,000 00	100 00
Frawley, M. J	Barrie	2,000 00	200 00
Frost, George	Tilsonburg	1,000 00	100 00
Gibson, Rev. John	Norwood	1,000 00	100 00
Gilles, John	Teeswater	1,000 00	100 00
Goodale, Marion	Milverton	1,000 00	100 00
Goodale, Elizabeth	"	1,000 00	100 00
Gourlay, Richard	Toronto Junction	2,000 00	200 00
Govenlock, Wm	Griswold, Man	10,000 00	1,000 00
Gowan, Senator J. R	Barrie	1,000 00	100 00
Gowans, John	Toronto	2,000 00	200 00
Gray, James	Kincardine	1,000 00	100 00
Groves, Dr. A	Fergus	1,000 00	100 00
Hall, Z. A.	Penetanguishene	1,000 00	100 00
Hallam, John	Toronto	1,000 00	100 00
Halls, Samuel P	Goderich	2,000 00	200 00
Hamilton, James R	Brantford	1,000 00	100 00
Hara, F. N	St. Catharines	500 00	50 00
Hawk, Dr. Albert	Galt	5,000 00	500 00
Hawley, Deborah	Bath	2,500 00	250 00
Haywood, Alfred	Toronto	1,000 00	100 00
Henwood, Dr. A. J.	Brantford	5,000 00	500 00
Henwood, Dr. Reginald	"	2,000 00	200 00
Hiscox, William	Port Perry	500 00	50 00
Hendrie, Wm., Jr	Hamilton	3,000 00	300 00
Hortin, William	Windsor	2,000 00	200 00
Houston, John	Clinton	1,000 00	100 00
Howell, O. C.	Hamilton	500 00	50 00
Hubbard, A. I.	Toronto	1,000 00	100 00
Innes, James	Guelph	2,000 00	200 00
Irwin, H. E.	Toronto	5,000 00	500 00
Irwin, John W.	Clinton	1,000 00	100 00
Jenkins, Frederika E.	Owen Sound	1,000 00	100 00
Jennings, B	Toronto	500 00	50 00
Jewell, John	Harriston	500 00	50 00
Keefer, J. G.	Norwood	2,000 00	200 00
Kerr, James	Sarnia	1,500 00	150 00
Kilgour, Rev. Joseph	Peterborough	5,000 00	500 00
King, W. C	Bowmanville	5,000 00	500 00
Kitchen, W. J	Galt	7,500 00	750 00
Knox, John	Norwood	2,000 00	200 00
Laird, John	Picton	1,000 00	100 00
Lewis, William	Mount Forest	500 00	50 00
Leonard, H. F.	Brantford	500 00	50 00
Long, Thomas	Port Hope	500 00	50 00
Luke, Sidney	Tilsonburg	1,000 00	100 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
McArthur, Alex	Seaforth	13,000 00	1,300 00
McCamus, D. N.	Port Perry	1,000 00	100 00
McCamus, J. A	Norwood	1,000 00	100 00
McConochie, H. D	Galt	5,000 00	500 00
McCrimmon, Dr. John	Kincardine	500 00	50 00
McCullough, Dr. Hugh A	Harriston	1,000 00	100 00
McDiarmid, H. F	Ingersoll	2,000 00	200 00
McEvers, Lura A	Cobourg	2,000 00	200 00
McKay, A. B	London	1,000 00	100 00
McKendrick, George M	Kincardine	5,000 00	500 00
MacLaren, A. F., M.P	Stratford	2,000 00	200 00
McLean, Dr. P. D	Woodbridge	2,000 00	200 00
McPherson, James A	Kincardine	500 00	50 00
Manning, Alex	Toronto	5,000 00	500 00
Manning, William	Coldwater	1,000 00	100 00
Marr, John	London	1,000 00	100 00
Marshal, Noel	Toronto	500 00	50 00
Martin, Carry T	Chatham	2,000 00	200 00
Martin, Dr. G. S	Toronto Junction	1,000 00	100 00
Murray, Thomas	Owen Sound	1,000 00	100 00
Matthews, Asa	Toronto	1,000 00	100 00
Meikle, Dr. T. D	Mount Forest	1,000 00	100 00
Meiklejohn, John	Harriston	500 00	50 00
Meyers, Arch. J	Listowel	2,000 00	200 00
Mills, J. S	Toronto	2,000 00	200 00
Mills, Mrs. James	Norwich	1,000 00	100 00
Mills, Thomas A.	Wingham	500 00	50 00
Moore, Alvin J	Goderich	500 00	50 00
Morden, Dr. James B.	Picton	2,000 00	200 00
Morgan, Edward (Judge)	Toronto	2,000 00	200 00
Morgan, Joseph	Walkerton	1,000 00	100 00
Moyer, Dr. Sylvester	Galt	1,000 00	100 00
Munn, Angus	Ripley	1,000 00	100 00
Murdoch, John G	Lucknow	1,000 00	100 00
Murray, Rev. John L	Kincardine	2,000 00	200 00
Murray, R. W	Toronto	1,000 00	100 00
Nairn, Charles A	Goderich	2,000 00	200 00
Needler, William	Lindsay	10,000 00	1,000 00
Nichol, Dr. William	Brantford	1,000 00	100 00
Nightingale, James	"	1,000 00	100 10
Norris, James	Kincardine	1,000 00	100 00
Noxon, Stephen	Ingersoll	2,000 00	200 00
Noxon, T. H.	"	2,000 00	200 00
Noxon W. R.	"	1,000 00	100 00
Noxon, William	Bloomfield	10,000 00	1,000 00
Oelschlager, Henry	Berlin	4,000 00	400 00
Packham, James H.	Owen Sound	1,000 00	100 00
Papst, C. W.	Seaforth	500 00	50 00
Phillips, Mrs. Mary J	Picton	3,000 00	300 00
Pickard, Emma C	Seaforth	500 00	50 00
Piggott, John	Chatham	1,000 00	100 00
Pinch, John S.	Owen Sound	1,000 00	100 00
Platt, Dr. John M	Picton	3,000 00	300 00
Platt, G. D	"	1,000 00	100 00
Plummer, A. E.	Toronto	1,000 00	100 00
Porter, George	Goderich	1,000 00	100 00
Rae, George M.	Toronto	4,500 00	450 00
Reedy, George	Barrie	1,000 00	100 00
Reynolds, P. W	Norwood	1,000 00	100 00
Richards, Lydia R.	Picton	5,000 00	500 00
Richards, John.	"	10,000 00	1,000 00
Riley, C. W.	Ingersoll	2,000 00	200 00
Robinson, O. E	"	1,000 00	100 00
Robertson, R. J	"	1,000 00	100 00
Robertson, Wm. J	St. Catharines	1,000 00	100 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
Ross, C. G.	Newmarket	1,000 00	100 00
Rutherford, Miss Elizabeth L.	Aurora	2,000 00	200 00
Schaefer, H. M	Milverton	500 00	50 00
Seagram, A. W	Toronto	1,500 00	150 00
Shortt, Adam (Prof.)	Kingston	500 00	50 00
Simpson, W. Graham	Eglinton	500 00	50 00
Sloan, John	Galt	2,000 00	200 00
Smith, Dr. A. Dalton	Mitchell	4,000 00	400 00
Smith, Dr. J. C	Barrie	1,000 00	100 00
Smith, John	Tilsonburg	2,000 00	200 00
Smith, William	Brockville	1,000 00	100 00
Smith, W. F.	Toronto	500 00	50 00
Spratt, W. A.	Hamilton	1,000 00	100 00
Stalker, Dr. Malcolm	Walkerton	1,000 00	100 00
Stevenson, H. M.	Toronto	3,000 00	300 00
Stewart, Robert	Guelph	1,000 00	100 00
Stickney, Stephen W.	Buffalo, N. Y.	3,000 00	300 00
Stiver, Reuben A	Unionville	500 00	50 00
Strang, Rose I.	Goderich	500 00	50 00
Strang, Hugh I.	"	500 00	50 00
Strath, Robert S	Toronto	1,000 00	100 00
Strathy, Gerard	Barrie	1,000 00	100 00
Talcott, Philip	Bloomfield	5,000 00	500 00
Tatham, Sidford	Listowel	1,000 00	100 00
Taylor, Alfred	Galt	2,000 00	200 00
Teasdall, Dr. W. J.	London	1,000 00	100 00
Terrill, John	Picton	11,000 00	1,100 00
Thompson, Charles	Tilsonburg	2,000 00	200 00
Tudhope, W. R	Toronto	2,000 00	200 00
Turner, Edith E.	"	1,000 00	100 00
Vandusen, W	Tara	5,000 00	500 00
Vandervoort, Ida M	Sidney Crossing	1,000 00	100 00
Van Norman, Charles C	Toronto	5,000 00	500 00
Walker, John A	Chatham	1,000 00	100 00
Walkerhouse, James	Ingersoll	2,000 00	200 00
Warren, Frederick	Toronto Junction	1,000 00	100 00
Warring, George	Picton	500 00	50 00
Watson James B	Kincardine	5,000 00	500 00
Wells, Dr. S. M	Barrie	1,000 00	100 00
Welle, W. C.	Phillipston, Co. Hastings.	2,000 00	200 00
White, James	Woodstock	1,000 00	100 00
Wesley, Samuel	Barrie	2,000 00	200 00
White, J. W.	Chatham	1,000 00	100 00
White, W. J. B. (in trust)	Kingston	500 00	50 00
Wightman, Robert	Owen Sound	1,000 00	100 00
Wilkins, N. B.	Galt	2,000 00	200 00
Wilkins, Fred. W	Norwood	2,000 00	200 00
Wilkinson, H. B.	Hamilton	500 00	50 00
Wilkinson, A. W.	Barrie	1,000 00	100 00
Williams, Rev. D.	Bath	10,000 00	1,000 00
Williams, John	Cobourg	2,000 00	200 00
Williams, Miss M. P.	Norwood	1,000 00	100 00
Wilson, James	Fergus	500 00	50 00
Woods, Walter	Hamilton	1,000 00	100 00
Yates, H. R	Brantford	1,000 00	100 00
Young, Rev. John	Hamilton	500 00	50 00
Yuill, L. J.	Truro, N.S.	700 00	70 00
Yule, Alex.	Harriston	1,000 00	100 00
Yule, John	Guelph	2,000 00	200 00
Zeigler, Dr. O. H.	Toronto	500 00	50 00
Total		500,000 00	50,000 00

KEYSTONE FIRE INSURANCE COMPANY OF SAINT JOHN.

HEAD OFFICE ST. JOHN, N. B.

Commenced business October 1st, 1889.

President—Hon. A. F. Randolph. *Vice-President*—Alfred Markham.

Authorized capital, $200,000.

Subscribed capital, $200,000; paid up, $40,000.

Securities deposited in Treasury of Ontario, $24,840.00.

Assets.

Amount of Dominion of Canada 4 per cent. stock			$ 24,840 00
" Province of New Brunswick bonds			10,500 00
" Sault Ste. Marie bonds			5,150 00
" Cash on hand	$ 124 24		
" " deposit in Bank of New Brunswick	5,768 74		
" " " " Nova Scotia	5,000 00		
" " " " Halifax Banking Co.	5,000 00		
			$ 15,892 98
" Cash in agents' hands			733 43
" Bills receivable			170 63
" Interest accrued and unpaid			869 95
" Outstanding premiums			713 94
" Due from other companies for re-insurance			74 71
" " " "			10,533 46
" Office furniture, supplies and insurance plans (not extended)	$2,582 71		
Total assets			$ 69 479 10
Capital stock subscribed but uncalled			$160,000 00

Liabilities.

Amount of adjusted losses	$ 2,513 00
" resisted losses	2 250 00
" supposed losses	9,176 33
Unearned premiums, being 50 per cent. of gross premium	40,597 50
Accrued salaries	775 00
All other liabilities	211 16
Total liabilities, except capital stock	$ 55,522 99
Capital stock paid up in cash	$ 40.000 00

Receipts.

Gross premiums received in cash	$ 83,445 13
Interest	1,620 42
Re-insurance on account losses	213 33
Agents' balances	647 10
Balances from other Co's	3,521 65
Outstanding premiums	498 60
Other sources	178 14
Total receipts	$ 90,124 37

Expenditure.

Expenses of Management:

Paid for investigation of claims		$ 438 03
" commission or brokerage		18,274 16
" statutory assessment and license fee		81 49
" rent and taxes		1,191 43
" printing and stationery		637 47
" postage and telegrams		76 21
" salaries, directors' and auditors' fees		3,559 96
" interest		16 77
" law costs		797 33
Total expenses of management		$ 25,072 85

Miscellaneous payment:

Amount paid for losses prior to 1898	$ 6,356 35	
" " of 1898	34 912 04	
		$ 41,268 39
" " for re-insurance premiums		1,800 98
" " rebate		19,176 03
" " other purposes		235 22
Total expenditure		$ 87,553 47

MISCELLANEOUS.

In Ontario :

Amount as originally written	$3,386,133 00
Less cancelled	465,806 00
	$2,920,327 00
Less re-insured	82 963 00
Net risks in force 31st December, 1898	$2,837,364 00

KEYSTONE FIRE INSURANCE COMPANY OF ST. JOHN, N.B.

31st December, 1898.

LIST OF STOCKHOLDERS.

Name.	Residence.	No. shares.	Amount paid up.
			$
Armstrong, John R	St. John	20	160
Baird, Geo. T	Perth, Vict. Co.	200	1,600
Buckerfield, E. B	Harcourt, N. B.	35	280
Butcher, Annie S	St. John	20	160
Berryman, Charlotte C	"	40	320
Bell, A. H	St. Stephen	1	8
Barnhill, A. P	St. John	30	240
Butcher, F. R	"	131	1,048
Currie, J. Z	Boston	80	640
Chestnut, Henry	Fredericton, N. B	40	320
Carritte de B	St. John	20	160
Clarke, Geo. J	St. Stephen, N. B.	10	80
Chapman, W. H	Dorchester, N. B	5	40
Clarke, L. D	St. John, N. B	10	80
Cox, Hon. Geo. A	Toronto	20	160
Cox, Hon. Geo A. and J. J. Kenny in trust.	"	3,470	27,760
Dunn, E. G	Lancaster, St. John	20	160
Dunn, Lucinda R	St. John	25	200
Edgecombe, F. B	Fredericton	40	320
Emerson, H. R	Dorchester	5	40
Edgecombe, John	St. John	1	8
Edwards, M. B	"	2	16
Edgecombe, Helen Giles	Fredericton	20	160
Forster, W. D	St. Andrews	20	160
Frink, R. W. W	St. John	20	160
Grimmer, F. J	St. Andrews	40	320
Grimmer, Geo. D	"	20	160
Gove, S. T	"	10	80
Goad, Chas. E	Montreal	10	80
Harris, C. P	Moncton, N. B	20	160
Hocken, M. S	Chatham, N. B	40	320
Hazen, A. P	Montreal	5	40
Hutchins, C. H	St. John, N. B	10	80
Jones, T. A	St. John, N. B	2	16
Kenny, J. J	Toronto	20	160
Knowlton, F. J. G	St. John, N. B	20	160

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Residence.	No. shares.	Amount paid up.
			$
Leavitt, A. Gordon	St. John	2	16
Leavitt, Julia	"	1	8
Lordly, Chas. E	"	10	80
Markham, A	St. John, N. B	40	320
Murchie, F. M	Calais, Me	10	80
Masters, J. E	Moncton, N. B	5	40
Mowat, James	St. John, N. B	2	16
Macaulay, Alex	"	20	160
Morrison, Frank I	Fredericton	5	40
Macpherson, J. D	"	2	16
Morrissey, George	St. John, N. B	1	8
McLean, H. H	St. John, N. B	10	80
Palmer, Ada Louise	St. John, N. B	5	40
Philps, E L	"	25	200
Phinney, J. D	Richibucto, N. B	20	160
Randolph, Hon. A. F	Fredericton	200	1,600
Rice, W. R	Bear River, N. S	2	16
Rowan, A. M	St. John, N. B	2	16
Steeves, Mary A., Exec	St. John, N. B	20	160
Steeves, J. A. E	"	20	160
Sharpe, F. S	"	10	80
Smith, R. Wilson	Montreal	20	160
Short, J. D	St. John, N. B	2	16
Smith, Ella A	Woodstock, N. B	5	40
Scott, S. D	St. John, N. B	10	80
Smith, R. E. Guy	Woodstock, N. B	25	200
Todd, Frank	St. Stephen, N. B	12	96
Welch, W. W	Quebec	10	80
Whittaker, Mrs. E. G	St. John, N. B	2	16
Winslow, J. N. W	Woodstock, N. B	15	120
Winslow, E. Byron	Fredericton, N. B	5	40
		5,000	40,000

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

President—Hon. Geo. E. Foster, M.P. *Vice-President*—E. Coatsworth, Jr.

Authorized Capital, $500,000.

Subscribed Capital, $396,200. Paid up on call, $34,150.75.

In advance of call, $2,047.50.

Securities deposited in Treasury of Ontario, $25,000 par value.

Assets.

Cash at head office	$ 3,395 78
" deposit receipt, Dominion Bank, Toronto (Government Deposit)	12,500 00
" on deposit in Dominion Bank	2,415 92
" deposit receipt, Imperial Bank, Toronto (Government Deposit)	12,500 00
" on deposit in Imperial Bank	6,191 63
" in agents' hands acknowledged by them and considered good	2,273 78
Amounts due, re-insurance on loss	966 66
Total assets	$ 40,241 77
Subscribed capital stock uncalled	$354 532 50

Liabilities.

Supposed losses	$ 3,700 00
Unearned premiums, being 50 per cent. of gross premiums	8,308 78
Rent	75 00
Commission	799 28
Due for re-insurance	310 68
Total liabilities, except capital stock	$13,193 74
Capital stock, paid up in cash	$36,198 25

Revenue Account.

Gross premiums received in cash	$16,344 83
Received for interest	895 96
On capital stock	36,198 25
Re-insurance	247 44
Total	$53,686 48

Expenditure.

Expenses of Management:

Paid for fuel and light	$ 6 96
" interest	46 34
" commission	3,088 86
" salaries, fees and all other remuneration of officials	3 071 06
" rent	270 00
" legal expenses	38 00
" statutory assessment and license fee	50 00
" books, stationery, printing and advertising	1,269 40
" travelling expenses	243 62
" postage, telegrams and express	201 65
" investigation and adjustment of claims	51 40
" petty expenses	130 85
Total expenses of management	$ 8 468 14

Miscellaneous:

Amount paid for losses occurring during the year 1898	$ 1,575 07
" re-insurance premiums	1,715 84
" rebate	676 52
" office furniture	426 00
" organization expenses	3,398 58
" Goad's Plans	425 00
Amount invested (not extended) $25,000	
Total expenditure	$16,685 15

Miscellaneous.

Fire Risks.	Number.	Amount.
		$ c.
Taken during the year 1898, new and renewed	1,678	2,080,783 44
Gross number and amount in force at any time during 1898	1,678	2,080,783 44
Deduct expired and cancelled during 1898	176	272,473 21
In force at 31st December, 1898	1,502	1,808,310 23
Amount re-insured		251,166 99
Net amount at risk 31st December, 1898	1,502	1,557,143 24

LIST OF STOCKHOLDERS.

Name.	Address.	Amount subscribed for.	Amount paid up.
		$ c.	$ c.
Abell, John	Toronto	1,000 00	100 00
Adams, James	"	500 00	50 00
Adams, Mrs. M	"	2,000 00	200 00
Adams, D. J	Port Perry	500 00	50 00
Agar, R. T	Ingersoll	500 00	50 00
Agar, C. J	Toronto	1,000 00	100 00
Alteman, H	Wellesley	500 00	50 00
Allen, A. W	Toronto	500 00	50 00
Ansley, J. H	Simcoe	1,000 00	100 00
Andrews, J. B	Toronto	1,000 00	
Andrews, E. B	"	1,000 00	100 00
Armstrong, Wm	Queenston	1,000 00	100 00
Attwood, Miss E	Toronto	2,000 00	200 00
Atkinson, W. T	"	1,000 00	100 00
Authors, Miss Rhoda	"	700 00	70 00
Apted Bros	"	1,000 00	100 00
Alexander & Cable Lithographing Co	"	1,000 00	100 00
Adams, M	"	1,000 00	100 00
Bedell, Geo. W	"	5,000 00	50 00
Becker, D. & H	New Hamburg	1,000 00	100 00
Bell, W. A	Glencoe	1,000 00	100 00
Bixell, O	Brantford	1,000 00	100 00
Biette, Fred	Tilsonburg	500 00	50 00
Borthwick, H. F	Toronto	10,000 00	1,000 00
Bowlby, W. H	Berlin	2,000 00	200 00
Boultbee, Mrs. M. Granville	Paris	4,000 00	400 00
Boyd, A. H	Alexandria	2,000 00	200 00
Bowman, David	Berlin	1,000 00	100 00
Breithaupt, J. C	"	2,000 00	200 00
Bruce, W. M	Listowel	3,000 00	300 00
Brook, B. F	"	1,000 00	100 00
Burritt, A	Mitchell	2,500 00	250 00
Burke, Mrs. Adeline	London	2,500 00	250 00
Burch, George	St. Catharines	2,000 00	200 00
Bradshaw, Alex	Toronto	100 00	100 00
Bocan, A	Redgrave	300 00	30 00
Bowman, David	Toronto	500 00	
Brady, J. C	"	2,000 00	
Burt, J. C	Listowel	1,000 00	100 00
Campbell, Wm	Goderich	1,000 00	100 00
Carroll, G. H	Paris	500 00	50 00
Carter, Miss Rose	Toronto	400 00	40 00
Caverhill, J. A	Tilsonburg	500 00	50 00
Clancy, John	Toronto	4,400 00	400 00
Clemow, Hon. F	Ottawa	2,000 00	200 00
Cleghorn, W. W	Wellesley	1,000 00	100 00
Clapp, David	Harriston	1,000 00	100 00
Clapp, Mrs. Jennie E	"	1,000 00	100 00
Clancy, Miss H	Toronto	1,000 00	100 00
Chantler, Thomas	"	1,000 00	100 00
Corey, H	Petrolia	5,000 00	500 00
Corey, Bloss P	"	1,000 00	100 00
Coatsworth, E., Jr	Toronto	1,000 00	100 00
Coatsworth, C. E	"	1,000 00	100 00
Couen, C. H	"	1,000 00	100 00
Cressman, Noah	New Hamburg	1,000 00	100 00
Curts, J. W	Port Perry	5,000 00	500 00
Curtis, Mrs. E. J	Paris	4,000 00	400 00
Curtis, Miss Margaret	"	4,000 00	400 00
Curtis, F	Toronto	1,000 00	100 00
Cox, Mrs. Annie L	"	300 00	30 00
Coatsworth, Emerson	"	1,000 00	
Corby, William	"	1,000 00	
Cruttenden, Thos	"	2,000 00	

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid up.
		$ c.	$ c.
Dallimore, William	Toronto	1,000 00	100 00
Davis, Ammon	"	500 00	50 00
Davis, Albert J	Port Perry	500 00	50 00
Davidson, R. L	Toronto	1,000 00	100 00
Dixon, Thos	Walkerton	100 00	100 00
Dickieson, M. G., for Mrs. Harriet Dickieson	Ottawa	1,000 00	100 00
Drummond, H. A., in trust	Toronto	3,000 00	300 00
Dufton & Sons	Stratford	500 00	50 00
Durham, John H. C	Toronto	3,500 00	250 00
Downs, C. W	"	1,000 00	
Edmonds, Chas	"	1,000 00	100 00
Elliott, David	"	500 00	50 00
Elliott, Rev. George	Glencoe	500 00	50 00
Essex, Alfred	Toronto	500 00	50 00
Egan, Charles	Petrolia	500 00	50 00
Essex, Alfred, in trust	Toronto	1,000 00	100 00
Farthing, Rev. J. C	Woodstock	1,000 00	100 00
Field, J. M	Walkerton	500 00	50 00
Foster, Hon. Geo. E. (M.P.)	Ottawa	1,000 00	100 00
Forster, A. I	Toronto	1,000 00	100 00
Ford, T. S	Mitchell	500 00	50 00
Fraser, D.B., M.D	Stratford	1,000 00	100 00
Fry, W. S	Toronto	500 00	
Gheul, Mrs. Jeanette	"	1,000 00	100 00
Gheul, Chas. A	"	1,000 00	100 00
Gibson, R. E	"	5,000 00	500 00
Gordon, Miss L. J	Sarnia	500 00	
Greene, Mrs. E	Toronto	1,000 00	100 00
Gray, R. M	"	2,500 00	250 00
Grant, Robert	"	1,000 00	100 00
Greenwood, M. J	Whitby	500 00	50 00
Groves, A., M.D	Fergus	500 00	50 00
Griffin, J	St. Thomas	2,000 00	200 00
Garner, Mrs. Isabella	Chatham	2,500 00	250 00
Gisborne, F. H	Ottawa	400 00	
Gosnell, William	Toronto	1,000 00	
Grass, Ruliff	"	5,000 00	500 00
Gordon, D. A	Wallaceburg	3,000 00	
Gray, William, in trust	Toronto	200 00	20 00
Hastie, Robert	"	5,000 00	500 00
Halstead, Miss M. E	Mount Forest	1,000 00	100 00
Harris, Mrs. Harriet	Dungannon	2,500 00	1,000 00
Harvie, Thos., in trust for Arthur N. Harvie.	Toronto	1,000 00	100 00
Harrington, Fred	"	500 00	50 00
Hands, J. E	"	1,000 00	100 00
Heck, Ben	"	500 00	500 00
Herriman, W. C., M.D	Hamilton	1,000 00	100 00
Hicks, Mrs. Catharine	Toronto	2,000 00	200 00
Hillock, Frank		1,000 00	100 00
Hill, John	Wellesley	1,000 00	100 00
Hick, Miss K	Toronto	500 00	50 00
Hogg, W. D	Ottawa	1,000 00	100 00
Hodge, Geo, M.D	London	1,000 00	100 00
Hogarth, W. B	Tilsonburg	500 00	50 00
Hutcheson, H. G	Port Perry	1,000 00	100 00
Hughes, Rev. E. W	Tilsonburg	1,000 00	100 00
Holmes, T. K., M.D	Chatham	5,000 00	500 00
Helson, Wm	Stratford	1,000 00	
Harvie, Thos., in trust for Andrew T. Harvie	Toronto	1,000 00	100 00
Hood, E	Glamis	500 00	
Hutcheson, I. E	Toronto	1,000 00	
Hees, Geo. H	"	2,000 00	200 00
Harvie, Thos., in trust for Alice C. Harvie	"	1,000 00	100 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid up.
		$ c.	$ c.
Hogg, David	Perth	2,000 00	200 00
Irwin, William	Listowel	3,000 00	300 00
Ireland, J. T	Harriston	500 00	50 00
Ibbotson, Mrs. Florence	England	5,000 00	500 00
Jenkins, W. H	Toronto	500 00	50 00
Jewell, John	Harriston	500 00	50 00
Joynt, John	St. Helens	500 00	50 00
Kelly, David B	Toronto	1,500 00	150 00
Kelly, D. J	"	1,000 00	100 00
Kenny, Randal	Sarnia	500 00	50 00
King, F	Tavistock	500 00	50 00
Kiely, F. M	Toronto	10,000 00	
Kennedy, W. J	Ottawa	1,000 00	
Lamoreaux, J. W	Hamilton	300 00	30 00
Luke, J. & Sons	Tilsonburg	1,000 00	100 00
Lawrence, F. O., M.D	St. Thomas	2,000 00	200 00
Lawson, W. A	Toronto	1,000 00	100 00
Lee, Richard	"	1,100 00	110 00
Lick, H. M	"	1,000 00	100 00
Lick, Elwood H	Oshawa	1,000 00	100 00
Lick, Ethel G	Toronto	1,000 00	100 00
Lofft, A. H	St. Mary's	1,000 00	100 00
Ludlow, R. S	Petrolia	4,000 00	
Lyons, Mrs. Janet	Toronto	1,000 00	
Liebner, E	Harriston	500 00	50 00
Malcolm, T. G	Toronto	1,000 00	100 00
Marshall, George	"	1,000 00	100 00
Maas, Albert	"	1,000 00	100 00
Matheson, G. N	Sarnia	500 00	50 00
Marshall, S	Fergus	1,000 00	100 00
Madill, Benjamin	Toronto	200 00	20 00
Mellow, S. J., M.D	Port Perry	1,000 00	100 00
Merrill, A. D	Tilsonburg	1,000 00	100 00
Merner, Hon. S	New Hamburg	1,000 00	100 00
Meiklejohn, John	Harriston	500 00	50 00
Menzie, R	Toronto	500 00	50 00
Moorhouse, W. H., M.D	London	1,000 00	100 00
Mills, Dr. James	Guelph	1,500 00	150 00
Merrill, Robert	Harriston	400 00	40 00
Mulloy, N., M.D	Preston	2,000 00	200 00
Munro, Hugh	Alexandria	1,000 00	200 00
Munro, Rev. Gustavus	Harriston	1,000 00	100 00
Munroe, William	St. Elmo	1,000 00	100 00
Munroe, George A	"	500 00	50 00
Munroe, Grace J	Alexandria	500 00	50 00
Myer, J. S	Listowel	2,000 00	200 00
Macnamara, C. C	Toronto	500 00	50 00
Minton, Thos. S	"	1,000 00	
Milne, W. J., M.D	Blythe	500 00	
Murphy, J. L	Windsor	1,000 00	100 00
McCormack, R. L	Toronto	2,500 00	250 00
McCaw, W. H	Port Perry	500 00	50 00
McDonald, Angus	Alexandria	2,800 00	280 00
McDonald, R. A	Penetanguishene	1,000 00	100 00
McDonald, D. A., in trust for M. McDonald	Alexandria	500 00	50 00
McDonald, D. A., in trust for A. L. McDonald	"	500 00	50 00
McGregor, Angus	Toronto	500 00	20 75
McIntosh, W. D	"	1,000 00	100 00
McGillivray, J. D	Laggan	1,000 00	100 00
McGillivray, John	"	1,000 00	100 00
McLeod, W. D	Kirkhill	1,000 00	100 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid up.
		$ c.	$ c.
McLeod, John T	Toronto	300 00	30 00
McLennan, R. R	Cornwall	5,000 00	500 00
McMurchie, J	Harriston	500 00	50 00
McPhee, Arch. D	Alexandria	1,000 00	100 00
McRae, C. J	Glenroy	1,000 00	100 00
McRae, Miss Hattie	Maxville	500 00	50 00
McMillan, Hon. D	Alexandria	5,000 00	500 00
McDonell, George	Cornwall	2,000 00	200 00
McCuaig Malcolm	Vankleek Hill	1,000 00	100 00
McClive, Miss	Niagara Falls	1,000 00	
McIntyre, J	Toronto South	1,000 00	
McKenzie, W. H	"	1,000 00	
McElroy, Wm. T	"	300 00	30 00
MacCarthy, Henry F	Ottawa	2,000 00	
Nairn, Chas. A	Goderich	1,000 00	100 00
Nelson, Robert	Toronto	500 00	50 00
Ochs, Anthony, M.D	Hespeler	500 00	50 00
Odell, C. H	Ottawa	1,000 00	100 00
Odell, W. S	"	10,700 00	1,700 00
Ostrum, J. B	Alexandria	1,000 00	100 00
Ovens, Thos., M.D	Parkhill	1,000 00	100 00
Orme, Geo. L	Ottawa	1,000 00	
Patterson, Thos. J	Toronto	1,000 00	100 00
Patterson, J		9,500 00	987 50
Peine, Louis	New Hamburg	400 00	40 00
Plews, W. S	Toronto	1,000 00	100 00
Proctor, J. R	Alexandria	1,000 00	100 00
Potter, Chas	Watford	1,000 00	100 00
Purvis, J. M	Toronto	1,000 00	100 00
Prendergast, William		500 00	50 00
Reiner, J. G	Wellesley	2,000 00	200 00
Reid, Geo	Toronto	100 00	10 00
Ritchie, W. W	"	500 00	50 00
Rider, Mrs. Sarah A	"	3,000 00	200 00
Robinson, O. E	Ingersoll	2,000 00	200 00
Ross, Mrs. E. M. B	Glencoe	2,000 00	200 00
Robertson, James A	Maxville	500 00	50 00
Rutherford, S. J	Toronto	1,000 00	100 00
Ryan, G. B	Guelph	1,000 00	100 00
Ryerson, Dr. G. S	Toronto	5,000 00	500 00
Raymond, Anson	"	1,000 00	100 00
Rathbun, F. S., in trust	Deseronto	500 00	
Sangster, Jno. H., M.D	Port Perry	500 00	50 00
Sanderson & Co	Toronto	1,000 00	100 00
Schoales, J. F	"	1,000 00	100 00
Scott, J. W	Listowel	2,500 00	250 00
Schell, J. T	Alexandria	1,000 00	100 00
Schaefer, H. M	Milverton	500 00	50 00
Sheppard, Rev. W. W	Munsey	2,000 00	
Shannon, J. R., M.D	Goderich	1,000 00	100 00
Sherwood, A. P	Ottawa	1,000 00	100 00
Smith, Alex. L	Alexandria	2,000 00	200 00
Smith, A. Dalton, M.D	Mitchell	2,000 00	200 00
Smith, John	Tilsonburg	2,000 00	200 00
Smith, R. W. B., M.D	Hamilton	1,000 00	50 00
Snaggs, A	Toronto	500 00	50 00
Shepherd, R	St. Mary's	1,000 00	
Serois, A. F	Toronto	1,000 00	
Smith, H. W	"	1,000 00	
Smythe, J. T	"	1,000 00	
Smillie, Jno. W	Maxville	500 00	
Shore, T. A	Ottawa	1,000 00	

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Address.	Amount subscribed for.	Amount paid up.
		$ c.	$ c.
Tallmadge, E. H., in trust	Toronto	5,000 00	500 00
Tallmadge, E. H.	"	1,000 00	100 00
Tomb, James	Alexandria	3,000 00	300 00
Twining, Mrs. Ada L	Fredericton, N.B.	500 00	50 00
Thornton, Joseph	Toronto	1,000 00	
Turk, Rev. G. R	"	1,000 00	
Turner, E. W		1,000 00	
Vogan, S. W	Walkerton	500 00	50 00
Wasson, David	Alexandria	2,000 00	200 00
Walker, E. C	Toronto	1,000 00	100 00
Walsh, J	"	1,000 00	100 00
Walker, George	"	1,000 00	100 00
Ward, T. S	"	200 00	20 00
Warden, Gilbert T.	"	500 00	50 00
Weston, Mrs. Mercy C	"	500 00	50 00
Wilson, T. A	"	1,000 00	100 00
Wilkinson, W	Brantford	400 00	40 00
Wilson, J. W	Harriston	500 00	50 00
Witton, J. G	Walkerton	500 00	50 00
Wood, E. G., M.D.	Nashville, Tenn	1,000 00	100 00
Woodbridge, S	Toronto	1,000 00	100 00
Wood, R. A	"	10,000 00	1,000 00
Way, Bidwell	Hamilton	1,000 00	100 00
Webster, G. R	Ottawa	1,000 00	
Wilkinson, A. W	Barrie	1,000 00	
Wells, R. J	Harriston	500 00	50 00
Watt, Miss Minnie	Toronto	1,000 00	100 00
Zinkaner, J. N	Wellesley	1,000 00	100 00
Totals		396,200 00	36,198 25

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 1st July, 1871.

President—HUGH SCOTT. *Vice-President and Secretary*—THOMAS WALMSLEY.

Authorized Capital, $100,000.

Subscribed Capital, $100,000. Paid up, $50,000.

Securities deposited in Treasury of Ontario, $10,000 par value.

ASSETS.

Value of real estate held by company, including the head offices of the Company, 32 Church Street, Toronto		$ 65,871 98
Debentures of Freehold Loan and Savings Company		10,000 00
Shares in Bell Telephone Company of Canada		9,336 75
Amount of loans secured by bank and other stocks		49,131 79
" " mortgage		45,655 00
Cash on deposit in Dominion Bank	$ 124 26	
" " Imperial Trusts Company	7,715 80	
" hand, head office	1,452 33	
		9,292 39
Agents' balances		2,625 57
Interest accrued and unpaid on all loans as above		683 66
Accrued rents		45 32
All other assets		1,665 31
Total assets		$194,307 77
Subscribed capital stock uncalled		$ 50,000 00

LIABILITIES.

Adjusted losses	$ 972 45
Unearned premiums, being 50 per cent. of gross premiums	21,430 74
Other liabilities	153 96
Total liabilities, except capital stock	$22 557 15
Capital stock, paid up in cash	$50,000 00

Revenue Account.

Gross premiums received in cash		$30,996 19
Received for interest, dividends on stocks		5,136 03
Rents		3,542 89
Investment account (not extended)	$6,341 00	
Re-insurance		211 04
Sundry		304 71
Total		$40,190 86

Expenditure.

Expenses of Management :

Paid for commission		$ 5,883 27
" salaries, fees and all other remuneration of officials		4,085 00
" rent		400 00
" legal expenses		2 50
" statutory assessment and license fee		109 33
" books, stationery, printing and advertising		424 23
" travelling expenses		32 40
" postage, telegrams and express		72 52
" investigation and adjustment of claims		682 36
" petty expenses		52 56
Total expenses of management		$11,744 17

Miscellaneous :

Amount paid for losses which occurred prior to 1898	$ 689 80	
" " during the year 1898	5,910 80	
		6,600 60
" re-insurance premiums		3,079 85
" cancelled policies		1,202 81
Amount of dividends paid during the year to shareholders		5,000 00
" " " policyholders		214 74
Amount Goad's Plans		117 00
" expenses against buildings		2,024 20
" invested (not extended)	$18,024 32	
Total expenditure		$29,983 37

MISCELLANEOUS.

Fire Risks.	Number.	Amount.
		$ c.
Policies in force (gross) 31st December, 1897	2,807	3,774,577 00
Taken during the year 1898, new and renewed	2,971	3,710,441 00
Total	5,778	7,485,018 00
Deduct expired and cancelled during 1898	2,621	3,497,809 00
In force at 31st December, 1898	3,157	3,987,209 00
Amount re-insured		421,871 00
Net amount at risk 31st December, 1898		3,565,338 00

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up in cash.
		$ c.	$ c.
Arthurs, A. J., trustee	Toronto	1,000 00	500 00
Austin, A. W	"	1,000 00	500 00
Badenach, Edgar A	"	1,000 00	500 00
Chipman, J. D. (in trust)	St. Stephen, N.B	10,000 00	5,000 00
Close, Mary J	Toronto	1,000 00	500 00
Copp, W. W., estate of	"	500 00	250 00
Elliott, R. W	"	2,500 00	1,250 00
English, C. E	"	12,300 00	6,150 00
English, E. Taylour	"	200 00	100 00
Gosling, F. G. / Kilvert, F. E. (in trust)	"	1,500 00	750 00
Harvey, Jane	"	500 00	250 00
Maclennan, James	"	5,000 00	2,500 00
Miles, Martha P	"	2,300 00	1,150 00
Maclennan, James / Walmsley, Thos. Trustees	"	5,000 00	2,500 00
Northcote, R. (in trust)	"	700 00	350 00
Scott, Hugh	"	15,750 00	7,875 00
Scott, Robert	"	1,000 00	500 00
Scott, James	"	1,000 00	500 00
Scott, R. / Bull, B. E. (in trust)	"	1,000 00	500 00
Scott, Robert / Scott, James (in trust)	"	1,000 00	500 00
Scott, J. G	"	1,000 00	500 00
Strathy, W. H	Barrie	1,000 00	500 00
Smith, W. H. (in trust)	Toronto	4,000 00	2,000 00
Stark & Co., John	"	500 00	250 00
Walmsley, Henrietta	"	1,000 00	500 00
Walmsley, Thomas	"	25,750 00	12,875 00
Watson, Sophia W	"	1,000 00	500 00
Wood, A. T	Hamilton	1,500 00	750 00
Total		100,000 00	50,000 00

RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE OF JOINT STOCK FIRE INSURANCE COMPANIES.

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1898.

Name of Company.	Real estate.	Bonds, mortgages, and other investments.	Interest accrued.	Rents.	Cash.	Outstanding premiums.	Agents' balances.	Bills receivable.	Due by other companies, re-insurance.	Balances due from other companies.	All other assets.	Total.	Uncalled capital stock.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity	.....	.....	757 98	.....	48,520 83	1,246 56	.....	.....	.....	.....	.....	50,525 37	450,000 00
Keystone	.....	40,490 00	869 95	.....	15,892 98	713 94	733 43	170 63	74 71	10,533 46	.....	69,479 10	160,000 00
Merchants	.....	.....	.....	.....	37,001 33	.....	2,273 78	.....	966 66	.....	.....	40,241 77	354,532 50
Queen City	65,871 98	114,123 54	683 66	45 32	9,292 39	.....	2,625 57	.....	.....	.....	1,665 31	194,307 77	50,000 00
Totals	65,871 98	154,613 54	2,311 59	45 32	110,707 53	1,960 50	5,632 78	170 63	1,041 37	10,533 46	1,665 31	354,554 01	1,014,532 50

Government deposits are as follows:—Equity Fire Insurance Company, $25,000; Keystone Fire Insurance Company of St. John, N.B., $24,840; Merchants' Fire Insurance Company, $25,000; Queen City Fire Insurance Company, $10,000.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1898.

Name of Company.	Unpaid loans.	Unpaid losses.	Insurance reserve.	Re-insurance premiums.	Other liabilities.	Total liabilities, except capital stock.	Paid-up capital stock.	Grand total liabilities, including capital stock.	Number of policies in force.	Net amount of risks.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Equity	.....	13 00	*8,041 78	454 02	688 81	9,197 61	50,000 00	59,197 61	1,581	1,732,709 00
Keystone	13,939 33	*40,597 50	.....	.....	986 16	55,522 99	40,000 00	95,522 99	.....	†7,371,015 00
Merchants	3,700 00	*8,308 78	310 68	.....	874 28	13,193 74	36,198 25	49,391 99	1,502	1,557,143 24
Queen City	972 45	*21,430 74	.....	.....	153 96	22,557 15	50,000 00	72,557 15	3,157	3,565,338 00
Totals	18,624 78	78,378 80	764 70	2,703 21	100,471 49	176,198 25	276,669 74	6,240	14,226,205 24	

Government deposits are as follows:—Equity Fire Insurance Company, $25,000; Keystone Fire Insurance Company of St. John, N.B., $24,840; Merchants' Fire Insurance Company, $25,000; Queen City Fire Insurance Company, $10,000.

* Unearned premiums calculated at 50 per cent. of gross premiums. † In Ontario, $2,837,364.

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR YEAR ENDING 31st DECEMBER, 1898.

Name of Company.	Re-insurance.	Gross premiums.	Interest and dividends.	Rent.	From call on and sale of stock.	Agents' balances.	Balance from other companies.	Outstanding premiums.	Other sources.	Total income.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity	.....	19,121 29	302 62	.....	50,000 00	.....	.....	.....	.....	69,423 91
Keystone	213 33	83,445 13	1,620 42	.....	.....	647 10	3,521 65	498 60	178 14	90,124 37
Merchants	.....	16,344 83	895 96	.....	36,198 25	.....	247 44	.....	.....	53,686 48
Queen City	211 04	30,996 19	5,136 03	3,542 89	.....	.....	.....	.....	304 71	40,190 86
Totals	424 37	149,907 44	7,955 03	3,542 89	86,198 25	647 10	3,769 09	498 60	482 85	253,425 62

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1898.

Name of Company.	Expenses of management.				Statutory assessments.	All other expenses.	Total expenses of management.	Losses.	Re-insurance premiums.	Rebate.	Dividends.	Expenses of organization.	All other expenditure.	Total.
	Commission.	Salaries.	Rents, taxes, etc.	Law costs.										
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity	2,663 41	3,619 05	311 25	100 00	50 00	2,096 37	8,840 08	969 34	2,029 68	714 30	.....	7,250 49	†1,099 19	20,903 08
Keystone	18,274 16	3,559 96	1,191 43	797 33	81 49	1,168 48	25,072 85	41,268 39	1,800 98	19,176 03	.....	.....	235 22	87,553 47
Merchants	3,088 86	3,071 06	270 00	38 00	50 00	1,950 22	8,468 14	1,575 07	1,715 84	676 52	.....	3,398 58	851 00	16,685 15
Queen City	5,883 27	4,085 00	400 00	2 50	109 33	1,264 07	11,744 17	6,600 60	3,079 85	1,202 81	5,000 00	.....	*2,355 94	29,983 37
Totals	29,909 70	14,335 07	2,172 68	937 83	290 82	6,479 14	54,125 24	50,413 40	8,626 35	21,769 66	5,000 00	10,649 07	4,541 35	155,125 07

* Including expenses against rent, 2,024.20. † Office furniture, $949.19.

CASH-MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

BERLIN MUTUAL FIRE INSURANCE COMPANY.

(Mutual and Stock.)

HEAD OFFICE, BERLIN.

Commenced business 3rd November, 1898.

President—D. HIBNER. | *Secretary*—F. C. BROWN.

*Authorized capital stock	$100,000 00
Subscribed "	100,000 00
Paid-up "	11,040 00
Unassessed premium note capital	1,271 53
Deposited in the Provincial Treasury	10,000 00

ASSETS.

Cash in Bank of Hamilton, Berlin (current account)	$ 200 97	
" " " (deposit receipt)	10,000 00	
" " " (capital account)	787 80	
		$10,988 77
" agents' hands acknowledged by them to be due and considered good		510 50
Amount of premium notes in force after deducting all payments thereon and assessments levied		1,271 53
Unpaid calls on stock		1,160 00
Accrued interest		57 53
Total assets		$13,988 33

LIABILITIES.

Amount required to re-insure all outstanding risks taken on each system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898	$316 25
Amount of organization expenses	400 00
Salary due	250 00
Directors' fees	197 25
Due for other expenses	551 87
Total liabilities	$1,715 37

RECEIPTS

Cash received as fixed payments of 1898	$149 85
" premiums on cash system	212 76
Total receipts	$362 61

*The authorized capital stock of the Company was by Order in Council bearing date 10th July, 1899 increased to $500,000.

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents (including bonuses)	$ 56 43
" fuel and light	1 50
" printing, stationery and advertising	14 53
" salaries, directors' and auditors' fees	50 00
" postage, telegrams and express	15 81
" exchange	15
Total expenses of management	$138 42

Miscellaneous Payments:

Cash paid for re-insurance	19 62
" sundries	3 60
Total expenditure	$161 64

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		37,475 00	37,475 00
Cash	44,200 00	25,803 00	70 03 00
Total at risk	44,200 00	63,278 00	107,478 00
Re-insured mutual system		3,000 00	3,000 00
" cash system	6,882 00		6,882 00
Total re-insurance	6,882 00	3,000 00	9,882 00
Net risks at 31st December, 1898	37,318 00	60,278 00	97,596 00

MOVEMENT IN RISKS.

——	Number.	Amount.
Mutual System.		$ c.
*Policies new and renewed during 1898	37	37,475 00
Gross number during 1898	37	37,475 00
Less expired and cancelled in 1898. *None.*		
Net risks in force on mutual system, 31st December, 1898	37	37,475 00
Cash System.		
Policies taken during 1898	79	70,503 00
Gross number during 1898	79	70,503 00
Less expired and cancelled in 1898	1	500 00
Net risks in force on cash system, 31st December, 1898	78	70,003 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by company, and legally liable to assessment	1,623 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.	1,271 53
Amount of premium notes received during the year 1898	1,623 00

*Commenced business 3rd November, 1898.

LIST OF STOCKHOLDERS, 31st DECEMBER, 1898.

Name.	Residence.	Amount subscribed.	Amount paid up.
		$ c.	$ c.
Brown, W. G	Toronto	1,500 00	180 00
Brown, Margaret	"	1,000 00	120 00
Brown, F. C	Berlin	2,500 00	300 00
Barrett & Co., A	Mitchell	5,000 00	600 00
Bennett, W. H. L	London	1,000 00	120 00
Baldwin, Geo. S	Aurora	1,000 00	120 00
Bruce, Edward W	Toronto	1,000 00	120 00
Burkholder, Jacob	Stouffville	1,000 00	120 00
Burkholder, Samuel	"	1,000 00	120 00
Cornell, E. P., (Dr.)	Berlin	1,000 00	120 00
Carlyle, David	Toronto	1,000 00	120 00
Coutts, Richard D	Georgetown	500 00	60 00
Carson, Samuel	Meaford	1,000 00	120 00
Eden, John R	Berlin	500 00	60 00
Ego, Angus, (Dr.)	Markdale	500 00	60 00
Findlay, Edward	Georgetown	1,000 00	
Goodale, John	Milverton	8,500 00	1,020 00
Grant, James	Chesley	500 00	
Hibner, D	Berlin	5,000 00	600 00
Halliday, M. A	Chesley	1,000 00	120 00
Henry, Samuel	Kincardine	1,000 00	120 00
Hill, Solomon	Markdale	1,000 00	120 00
Hasenpflug, Conrad	Milverton	2,000 00	240 00
Irvin, H. C	Toronto	1,000 00	120 00
Jay, Chas. H	Meaford	500 00	60 00
Meyers, J. W	Listowel	2,000 00	240 00
Malcolm, James (Rev.)	Teeswater	1,000 00	120 00
Mickle, Chas. J	Chesley	1,000 00	120 00
McLean, P. D., (Dr.)	Woodbridge	2,000 00	240 00
McCallum, Wm	Bolton	1,000 00	120 00
McFall, A. A	"	1,000 00	120 00
Nicholls, Hesse A	Richmond Hill	500 00	60 00
Oelschlager, Henry	Berlin	10,000 00	1,200 00
Oelschlager, Alfred	"	1,700 00	
Pickhardt, Geo. C	Stouffville	3,000 00	
Pearse, C. J	Port Perry	300 00	
Rose, Thomas	Georgetown	1,000 00	120 00
Renfrew, Walter C	Stouffville	1,500 00	180 00
Stouffer, J. R	Berlin	5,000 00	600 00
Simpson, Wm	"	1,000 00	120 00
Schaefer, H. M	Milverton	2,000 00	240 00
Smith, John	Tilsonburg	500 00	60 00
Stewart, Robt. L. (Dr.)	Bolton	1,000 00	120 00
Smith, A. D. (Dr.)	Mitchell	1,000 00	120 00
Snider, Annie	Woodbridge	1,000 00	120 00
Stevens, Reuben	Stouffville	5,000 00	600 00
Stark, W. J	"	1,000 00	120 00

LIST OF SHAREHOLDERS. 31ST DECEMBER, 1898.—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid up.
		$ c.	$ c.
Taylor, Alfred	Galt	1,000 00	120 00
Torrance, Jas	Milverton	2,000 00	240 00
Trueman, Elizabeth	Stouffville	1,000 00	120 00
Tudhope, Rubertha E. J	Toronto	2,500 00	120 00
Vandusen, W	Tara	5,000 00	600 00
Vandusen, J. H	"	1,000 00	120 00
Williamson, Thos	Stouffville	2,500 00	300 00
Young, W. L	Markdale	500 00	60 00
Totals		$100,000 00	$11,040 00

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

President—J. FENNELL. | *Manager*—HUGO KRANZ.

Unassessed premium note capital, $181,035.83.

Securities deposited at Provincial Treasury, par value, $36,850.00.

ASSETS.

Cash value of real estate		$18,475 00
Cash value of mortgages on real estate		34 305 39
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin	$34,305 99	
Cash on hand, head office	7,114 17	
		41,420 16
Amount unpaid of agents' balances		10,767 19
Amount of short date notes, or due bills, less than one year over due		308 98
Amount of premium notes in force after deducting all payments thereon and assessments levied		181 035 83
Accrued interest		1,175 22
Accrued rents		135 17
Total assets		$287,622 94

LIABILITIES.

Amount of re-insurance reserve	$46,200 17
" supposed loss	6,519 53
" resisted loss	2,850 00
Total liabilities	$55,569 70

RECEIPTS.

Cash at head office as per last statement (not extended)	$11,978 39	
Cash received as fixed payments of 1898		$56,223 86
" additional premiums		697 92
" premiums on cash system		84,733 35
" interest		4,214 48
" transfer fees		127 17
" re-insurance claims		14,279 67
" from investments (not extended)	$1,100.00	
Total receipts		$160,276 45

Expenditure.

Expenses of Management :

Amount paid for investigation and adjustment of claims		$1 585 57
" interest and rent paid to agents		1,220 00
" commission to agents		27,174 46
" statutory assessment		218 34
" printing, stationery and advertising		1,371 41
" salaries, directors' and auditors' fees		8,632 00
" postage, telegrams and express, etc.		1,361 19
" fuel, light and water		116 32
" taxes		331 43
" law costs		996 98
" other expenses		1,084 31
Expenses of management		$44,092 01

Miscellaneous Expenses :

Cash paid for losses which occurred during 1898	$78,654 97	
" " " prior to 1898	11,365 47	
		90,020 44
" re-insurance		10,511 03
" rebate, abatement and returned premiums		6,324 26
" investments (not extended)	$6,900 00	
Total expenditure		$150,947 74

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		4,134,799 67	4,134,799 67
Cash	4,040,061 86	6,241,353 24	10,281,415 10
Total	4,040,061 86	10,376,152 91	14,416,214 77
Re-insured.			
Cash	945,029 00		945,029 00
Net risks carried by Company, 31st December, 1898	3,095,032 86	10,376,152 91	13,471,185 77

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Fire Risks.—*Mutual System.*		$ c.
Policies in force 31st December, 1897	3,847	4,689,795 66
Policies new and renewed during 1898	1,313	1,659,380 00
Gross number during 1898	5,160	6,349,175 66
Less expired and cancelled in 1898	1,920	2,214,375 99
Net risks in force on mutual system, 31st December, 1898	3,240	4,134,799 67
Fire Risks.—*Cash System.*		
Policies in force 31st December, 1897	9,024	8,394,899 98
Policies new and renewed during 1898	5,903	5,550,554 68
Gross number during 1898	14,927	13,945,454 66
Less expired and cancelled in 1898	3,852	3,664,039 56
Net risks in force on cash system, 31st December, 1898	11,075	10,281,415 10

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

——	Total.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	276,835 62
Amount of all premium notes, after deducting all payments thereon and assessments levied	181,035 83
Amount of premium notes received during the year 1898	115,098 15

FIRE INSURANCE EXCHANGE CORPORATION.

Stock and Mutual.

HEAD OFFICE, TORONTO.

Commenced business, 3rd August, 1886.

President.—FREDERICK WYLD. *Secretary.*—HUGH SCOTT.

Authorized Capital Stock		$250,000
Subscribed		150,500
Paid up		14,550
Securities deposited in Treasury of Ontario :		
Deposit Certificate of Freehold Loan and Savings Co	$10,000	
Unassessed premium note capital		$6,355 94

ASSETS.

Loan secured by shares		$15 275 00
Cash on hand	$ 280 06	
Cash on deposit in Imperial Trusts Co., Toronto	6,251 08	
" Standard Bank, Toronto	2,445 18	
" Freehold Loan and Savings Co	10,557 90	
		19,534 22
Undertakings, unassessed amount	$6,355 94	
Less residue of premium notes given for re-insurance	456 36	
		5,899 58
Amount due from sundry companies		1,352 68
Total assets		$42,061 48
Subscribed capital stock uncalled and unpaid		$135 950 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums	$4,074 56
Suspense account	360 00
Total liabilities to public	$4,434 56
Liabilities to shareholders :	
Paid up stock	$14,550 00

RECEIPTS.

Cash received for fixed payments, 1898		$7,772 85
" premiums on cash system		8 350 92
" interest		1.187 03
" rebate		8 40
" repaid loans (not extended)	$9,600	
Total		$17,319 20

EXPENDITURE.

Cash paid for law costs		$ 15 00
" commission to agents		1,763 77
" investigation and adjustment of claims		36 10
" statutory assessment and license fee		50 05
" rent and taxes		300 00
" salaries, directors' and auditors' fees		2,520 07
" printing, stationery and advertising		265 36
" postage and telegrams		47 99
" vote to president		250 00
" all other expenses		115 22
Total expenses of management		$5.363 56
Cash paid for losses which occurred in 1898	$1,320 28	
" " " prior to 1898	2,172 13	
		3,492 41
" reinsurance premiums		931 59
" rebate		736 45
" dividends		1,267 50
" investments (not extended)	$21,284 95	
		$11,791 51

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	525,681 25		525,681 25
Cash	515,356 91	287,195 67	802,552 58
Total	1,041,038 16	287,195 67	1,328,233 83
Reinsurance.			
Mutual	58,453 00		
Cash	54,970 00		
Total	113,423 00		113,423 00
Net risks carried by Company 31st December, 1898	927,615 16	287,195 67	1,214,810 83

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
		$ c.
Mutual System.		
Policies in force 31st December, 1897	134	561,279 46
" new and renewed during 1898	215	602,879 25
Gross number during 1898	349	1,164,158 71
Less expired and cancelled in 1898	244	638,477 46
Net risks in force on mutual system 31st December, 1898	105	525,681 25
Cash System.		
Policies in force 31st December, 1897	377	831,879 00
" new and renewed during 1898	355	785,189 91
Gross number during 1898	732	1,617,068 91
Less expired and cancelled in 1898	403	814,516 43
Net risks in force on cash system 31st December, 1898	329	802,552 58

BUSINESS TRANSACTED

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	One year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	12,711 88
Amount of all premium notes, after deducting all payments thereon and assessments levied	6,355 94
Amount of premium notes received during the year 1898	16,042 84
Residue of premium notes given by Company for re-insurance	456 36

LIST OF SHAREHOLDERS.

Names.	Address.	Amount of Stock.	Amount paid up.
		$	$
Allen, W. A	Ottawa	1,500	150
Bate, H. N	"	1,000	100
Brock, W. R	Toronto	5,000	500
Blain, H	"	5,000	500
Brennan, J. C	Ottawa	1,000	100
Darling, A	Toronto	5,000	500
Dunnett, T	"	5,000	500
Devlin, R. J	Ottawa	1,500	150
Elliot, R	Toronto	5,000	500
Eby, Jos	"	5,000	500
Elliot, W. S	"	1,000	100
Elliot, C. J	"	1,000	100
Gurney, E	"	5,000	500
Gage, W. J	"	2,500	250
Garland, John	Ottawa	1,000	100
Howland, H. S	Toronto	5,000	500
Hallam, John	"	5,000	500
Hedley, James (in trust)	"	2,500	250
Hamilton, W. B	"	2,500	250
Irving, A. S	"	5,000	500
Ince, Wm	"	1,000	100
McKinnon, S. F	"	5,000	500
Martin, C	"	5,000	500
MacKay, D	"	2,500	250
Northcote, I. G	"	1,000	100
Ogilvie, Hon. A. W	Montreal	2,500	250
Patterson, R. L	Toronto	5,000	500
Phillips, F. J	"	5,000	500
Park, W. W	"	5,000	.....
Rogers, E	"	5,000	500
Stayner, T. S	"	5,000	500
Spink, J. L	"	2,500	250
Scott, J. G	"	5,000	500
Scott, M. E	"	1,000	100
Stayner, H. R	"	1,000	100
Scott, H	"	5,000	500
Wyld, Frederick	"	5,000	500
Waldie, John	"	5,000	500
Wilson, W	"	5,000	500
Wood, A. T	"	5,000	500
Wood, S. C	"	3,500	350
Walmsley, Thomas	"	5,000	500
Total		150,500	14,550

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

President—Hon. James Young. | *Secretary*—R. S. Strong

Unassessed premium note capital, $167,614.80.

Securities deposited in Treasury of Ontario, par value, $20,000.

Assets.

Cash value of real estate		$39,125 09
Loans secured by mortgages		91,846 13
Market value of shares, bonds, debentures and securities, other than the foregoing		23,000 00
Actual cash on hand at head office	$1,404 77	
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks :		
Merchants' Bank, agency at Galt	35,490 09	
Bank of Commerce, "	20,851 37	
		57,746 23
Cash in agents' hands, acknowledged by them to be due and considered good		294 96
Amount unpaid premium notes in force after deducting all payments thereon and assessments levied		167,614 80
Amount of interest accrued		4,026 45
Total assets		$383,653 66

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898	$51,304 87
Amount supposed loss	594 32
Total liabilities	$51,899 19

Receipts.

Cash at head office as per last statement (not extended)	$59,818.77	
Cash received as fixed payments of 1898		$55,055 74
" " for years prior to 1898		642 32
" premiums on cash system		61,030 41
" interest		9,037 84
" re-insurance claims		8,523 56
" transfer fees and extra premiums		845 31
" from debentures and mortgages (not extended)	$17,105.94	
Total receipts		$135,135 18

Expenditure.

Expenses of Management:

Amount paid for commission and bonus to agents	$19,852 78
" fuel and light	95 10
" statutory assessment and license fees	228 99
" printing, stationery and advertising	1,165 39
" taxes and insurance	675 19
" salaries, directors' and auditors' fees	9,207 00
" travelling expenses	389 50
" postage, telegrams and express	1,099 38
" investigation of claims	260 19
" interest	33 33
" incidentals	2,075 90
Expenses of management (*carried forward*)	$35,082 75

Expenses of management (*brought forward*)		$35,082 75
Miscellaneous payments:		
Cash paid for losses which occurred during 1898	$60,934 01	
" " " prior to 1898	1,543 28	
		62,477 29
" re-insurance premiums		7,517 06
" rebate, abatement and returned premiums		3,441 53
" refund to members		8,801 28
" office furniture		145 39
" investments (not extended)	$36,557 72	
Total expenditure		$117,465 30

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or ess.	Three years.	Total.
	$ c.	$ c,	$ c.
Mutual	...	3,799,249 00	3,799,249 00
Cash	2,108,478 85	8,885,849 16	10,994,328 01
Total	2,108,478 85	12,685,098 16	14,793,577 01
Re-insured.			
Mutual			
Cash	147,301 01	406,216 33	553,517 34
Total	147,301 01	406,216 33	553,517 34
Net risks carried by Company 31st Dec., 1898	1,961,177 84	12,278,881 83	14,240,059 67

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1897	2,434	3,575,661 00
Policies new and renewed during 1898	1,074	1,569,427 00
Gross number during 1898	3,508	5,145,088 00
Less expired and cancelled in 1898	896	1,345,839 00
Net risks in force on mutual system, 31st December, 1898	2,612	3,799,249 00
Cash System.		
Policies in force 31st December, 1897	9,106	10,248,815 71
Policies new and renewed during 1898	4,004	4,442,143 90
Gross number during 1898	13,110	14,690,959 61
Less expired and cancelled in 1898	3,414	3,696,631 60
Net risks in force on cash system 31st December, 1898	9,696	10,994,328 01

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	267,459 00
Amount of premium notes, after deducting all payments thereon and assessments levied	167,614 80
Amount of premium notes received during the year 1898	109,011 00

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

President—LARRATT W. SMITH, D.C.L. *Vice-President and Secretary*—HUGH SCOTT.

By Act 42 Vic. cap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System.

Authorized Stock Capital	$500,000 00
Subscribed "	100,000 00
Paid up in Cash "	20,000 00
Stock uncalled	80,000 00
Securities deposited in the Treasury of Ontario (par value)	10 000 00
Unassessed premium note capital	14,990 73

ASSETS.

Mortgages on real estate	$21,686 33	
Loans on bank stocks	35,948 00	
Shares, debentures and other securities	250 00	
		$57,884 33
Cash on hand, head office	$4,701 75	
" deposit to Company's credit in Ontario Bank, Toronto	6,971 50	
" " " Dominion "	35 00	
" deposit Imperial Trust Company	1,549 27	
		13,257 52
Cash in agents' hands		3,219 31
Premium notes in force after deducting all payments thereon and assessments levied	$14,990 73	
Less residue of premium notes given for re-insurance	7,256 96	
		7,733 77
Interest accrued		1,295 79
Total		$83 390 72
Subscribed capital uncalled		$80 000 00

LIABILITIES.

Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898	$10,167 95
Directors' fees	320 00
Total liabilities to public	$10 487 95
Liabilities to stockholders :	
Paid up stock	$20 000 00

Revenue Account.

Cash received as fixed payments of 1898		$15,326 30
" " prior years		1,388 12
" for premiums on cash system		22,874 93
" for interest		2 349 43
" for plate glass insurance		3,537 81
" re-insurance		3,313 08
" loans repaid (not extended)	$7,000 00	
" for commission		1,342 70
Total		$50,132 37

Expenditure.

Cash paid for rent		$ 400 00
" clerical work		11 72
" statutory assessment, license, etc		89 06
" printing, stationery and advertising		374 48
" salaries, directors' and auditors' fees		1,840 00
" investigation and adjustment of claims		627 92
" postage, telegrams and express, etc		108 75
" agents' commission		7,542 07
Total expenses of management		$10,994 00
Cash paid for losses during 1898	$3,591 17	
" " prior to 1898	900 98	
" on plate glass	1,658 83	
		6,150 98
" re-insurances		13,967 44
" rebate, abatement and returned premiums		2,732 88
" dividends		2,000 00
" other expenditures		367 00
" investments (not extended)	$18.650 00	
Total expenditure		$36,212 30

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
Insurance.	$	$	$
Mutual	1,008,637		1,008,637
Cash	1,482,304	854,499	2,336,803
Total	2,490,741	854,499	3,345,440
Re-insurance.			
Mutual	478,040		478,040
Cash	533,230	53,774	587,004
Total	1,011,270	53,774	1,065,044
Net risks carried by Company, 31st December, 1898	1,479,671	800,725	2,280,396

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Fire Risks—*Mutual System.*		$ c.
Policies in force 31st December, 1897	253	1,045,828 00
" new and renewed during 1898	276	1,153,036 00
Gross number during 1898	529	2,198,864 00
Less expired and cancelled in 1898	288	1,190,227 00
Net risks in force on mutual system 31st December, 1898	241	1,008,637 00
Fire Risks—*Cash System.*		
Policies in force 31st December, 1897	1,223	2,202,026 00
" new and renewed during 1898	1,130	2,223,702 00
Gross number during 1898	2,353	4,425,728 00
Less expired and cancelled in 1898	929	2,088,925 00
Net risks in force on cash system 31st December, 1898	1,424	2,336,803 00
Plate Glass Risks.		
Policies in force 31st December, 1897	622	160,738 56
" new and renewed during 1898	257	42,573 72
Gross number during 1898	879	203,312 28
Less expired and cancelled in 1898	271	37,223 04
Net risks in force 31st December, 1898	608	166,089 24

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	One year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	29,981 46
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,990 73
Amount of premium notes received during the year 1898	33,593 86
Residue of premium notes given for re-insurance	7,256 96

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount paid up in cash.
		$	$
Austin, A. W	Toronto	2 500	500
Arthurs, Mrs. A. J., Trustee	Toronto	2,500	500
Campbell, A. H	Toronto	5,000	1,000
Chipman, John D., in trust	St. Stephen	5,000	1,000
Coffee & Co., L	Toronto	5,000	1,000
Davies, Wm	Toronto	5,000	1,000
Dixon, B. Homer	Toronto	5,000	1,000
Elliott, Wm., estate of	Toronto	5,000	1,000
Gzowski, Sir C. S., A.D.C., estate of	Toronto	5,000	1,000
Macpherson, Sir D. L., estate of	Toronto	5,000	1,000
Maclennan, Hon. Justice	Toronto	5,000	1,000
Smith, Prof. Goldwin	Toronto	5,000	1,000
Smith, Larratt W., D.C.L	Toronto	5,000	1,000
Smith, W. H	London	1,000	200
Smith, A. L., Ex. late C. R, Smith	London	1,000	200
Smith, W. H., Admr. late L. J. Smith	London	1,000	200
Smith, W. H. / Hammond. F. J. — Tsts. for Mary C. Taylor	London	1,000	200
Smith, W. H / Hammond, F. J — Tsts. for Fanny W Rowley.	London	1,000	200
Smith, Sir D. A	Montreal	5,000	1,000
Smith, W. H., Mgr. in trust	Toronto	5,000	1,000
Scott, James, estate of	Toronto	2,500	500
Scott, Robert	Toronto	2,500	500
Scott, R., and Bull, B. E., in trust	Toronto	2,500	500
Scott, R. and Scott, J., in trust	Toronto	2,500	500
Smith, Rev. Lennox Ingal	Montreal	5,000	1,000
Scott & Walmsley	Toronto	10,000	2,000
		100,000	20,000

THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

President—JAMES GOLDIE | *Secretary*—HUGH SCOTT.

Authorized capital stock	$250,000 00
Subscribed stock capital	125,000 00
Paid up in cash	24,700 00
Capital stock uncalled	100 300 00
Securities deposited at Provincial Treasury	10,000 00
Unassessed premium note capital	32,357 04

ASSETS.

Mortgages		$19,500 00
Shares Bell Telephone Co., Limited		10,425 00
Cash on hand head office	$ 500 00	
" deposit in Traders' Bank, Toronto	1,188 59	
" " Freehold Loan and Savings Co	18,046 40	
" " Imperial Trust Company, Toronto	14,933 43	
		34,668 42
Undertakings, unassessed amount	$32 357 04	
Less residue of premium notes given for re-insurance	13,059 39	
		19,297 65
Fire equipment (not extended)	$437 46	
Interest		425 01
Uncollected premiums		1,067 03
Loans on stock		32,150 00
All other assets		1,352 40
Total assets		$118,885 51
Capital stock uncalled and called and unpaid		$100,300 00

LIABILITIES.

Reinsurance reserve	$1,723 88
Hand in Hand Insurance Company	729 51
Dividend to shareholders, 1897, in suspense	210 00
" policy holders	1 293 98
Total liabilities to public	$3.957 37
Liability of stockholders—	
Paid up stock	$24 700 00

Revenue Account

Cash received as fixed payment of 1898	$34 512 94
" " of prior years	1,376 40
" cash premiums	3,993 29
" interest	4,279 71
" commission	2,329 11
" cancelled re-insurance	807 12
" re-insurance claims	122 59
" outside premiums	135 00
" call on stock	500 00
" all other sources	141 37
Total income	48,197 53

Expenditure.

Cash paid for commission	$620 35
" statutory assessment, license, etc	63 99
" travelling expenses	325 00
" rent	400 00
" salaries, directors' and auditors' fees	5,567 50
" printing, stationery, advertising	128 65
" postage, etc	154 91
" interest refunded	3 72
Total expenses of management	$7,264 12
Cash paid for losses which occurred during 1898	2,619 98
" rebate	2,465 45
" re-insurance	15,223 54
" dividends, shareholders	2,390 00
" " policy holders	2,617 77
" sundries	395 36
Total expenditure	$32,976 22

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	$	$	$
Mutual	1,996,239		1,996,239
Cash	288,673	35,284	323,957
Gross amount at risk 31st December, 1898	2,284,912	35,284	2,320,196
Re-insurance:			
Mutual	863,165		863,165
Cash	23,750		23,750
Total	886,915		886,915
Net amount at risk, 31st December, 1898	1,397,997	35,284	1,433,281

MOVEMENT IN RISKS:

——	Number.	Amount.
Mutual System.		
Policies in force 31st December, 1897	476	$ 2,092,200
Policies new and renewed during 1898	538	2,317,089
Gross number during 1898	1,014	4,409,289
Less expired or cancelled in 1898	594	2,413,050
Net risks in force on mutual system 31st December, 1898	420	1,996,239
Cash System.		
Policies in force 31st December, 1897	101	269,667
Policies taken during 1898 on cash system	181	413,142
Gross number and amount during 1898	282	682,809
Less expired or cancelled in 1898	164	358,852
Net risks in force on cash system 31st December, 1898	118	323,957

BUSINESS TRANSACTED:

Manufacturing Risks.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

——	One year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	64,714 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,357 04
Amount of premium notes received during the year 1898	70,902 54
Residue of premium notes given for re-insurance	13,059 39

LIST OF STOCKHOLDERS.

Name.	Address.	Amount of stock held.	Amount paid, being 20 per cent. of amount of stock held 31st December, 1898.
		$	$
Bell, Wm. (in trust)	Guelph	2,000	400
Baird, A. H	Paris	1,000	200
Barber, John R	Georgetown	2,000	400
Baird, H. N	Toronto	3,000	600
Burnett, J. S	Winterbourne	1,000	200
Chipman, John D. (in trust)	St. Stephen, N.B	6,000	1,200
Elliott, R. W	Toronto	1,000	200
Firstbrook, Mrs. Annie	Acton	5,000	1,000
Forbes, Geo. D	Hespeler	2,000	400
Forbes, Mrs. J. S	Wyoming	1,000	200
Gillies, George	Gananoque	2,500	500
Goldie, D	Ayr	2,000	400
Goldie, G. E	"	2,500	500
Goldie, Jno	Guelph	3,000	600
Goldie, Jas.	"	7,000	1,400
Goldie & McCullough Co., Limited	Galt	6,000	1,200
Hall, Jas. & Co	Brockville	2,000	400
Hilborn, A. H	Blair	1,000	200
Innes, W. P	Simcoe	3,000	600
Karn, D. W. & Co	Woodstock	2,000	200
King Bros	Whitby	1,500	300
Kennedy, Mrs. E. L	Guelph	6,000	1,200
Muskoka Mill & Lumber Co	Toronto	5,000	1,000
McLaughlin & Moore	"	2,500	500
McKay, Thos. & Co	Ottawa	1,000	200
McNally, Angus	Blair	1,000	200
Neilson, R	Ayr	2,500	500
Noble, Robert	Norval	3,000	600
Noxon Bros	Ingersoll	3,000	600
Northcote, R. (in trust)	Toronto	1,000	200
O'Neail, Thomas	Paris	500	100
Pattison, George	Preston	5,000	1,000
Riordan, Charles	Merritton	5,000	1,000
Stewart, Robert	Guelph	1,000	200
Smith, R. H	St. Catharines	1,000	200
Spink, J. L	Toronto	5,000	1,000
Scott, Hugh	"	3,000	600
Scott, Hugh (in trust)	"	5,000	1,000
Sutton, Wm	Simcoe	1,000	200
Sadler, Dundas & Co	Lindsay	3,000	600
Seagram, Jos. E	Waterloo	3,000	600
Taylor & Bates	St. Catharines	1,000	200
Whitelaw, C	Paris	1,000	200
Whitelaw, R	Woodstock	1,000	100
Wilson, Wm	Toronto	5,000	1,000
Walmsley, Thos	"	3,000	600
Total		125,000	24,700

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

President—Wm. Davidson. | *Secretary*—Charles Packert.

Deposited in the Treasury of Ontario, $ 12,000 00.
Unassessed Premium note capital, 143,533 70.

Assets.

Cash value of real estate		$ 10,840 62
" mortgages		55,975 00
Value of debentures		12,000 00
Actual cash on hand and on deposit in Canadian Bank of Commerce, Stratford		19,842 15
Cash in agents' hands acknowledged by them to be due, and considered good		4,749 70
Amount unpaid of fixed payments of 1898		1,033 28
" of short date notes, or due bills, less than one year overdue		392 36
" of premiums notes in force, after deducting all payments thereon and assessments levied		$143,533 70
" office furniture and Goad's plans (not extended)	$ 5,830 69	
" interest accrued		750 00
Total assets		$249,116 81

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1898		$ 56,099 59
" of losses supposed or reported		2,515 10
" of other liabilities		286 00
Total liabilities		$ 58,900 69

Receipts.

Cash at head office, as per last statement (not extended)	$ 10,794 06	
Cash received as fixed payments due in 1898		$ 45,375 46
" " " due in prior years		1,023 50
" for premiums on cash system		71,003 24
" for interest		2,994 53
" for re-insurance on account of losses		5,184 46
" for rebate		1,041 73
" extra premiums		652 13
" loss refund		21 03
" travelling expenses repaid		291 75
" contra accounts		2,461 15
" adjustments of losses repaid		24 07
" rent		12 50
" furniture sold		5 00
" commission refunded		41 39
" from investments (not extended)	$ 4,250 00	
Total receipts		$130,131 94

EXPENDITURE.

Cash paid for commission to agents		$ 19,588 96
" law costs		736 21
" investigation and adjustment of claims		1,021 63
" statutory assessment and license		257 35
" rent and taxes		255 85
" salaries, directors' and auditors' fees		6,012 30
" printing, stationery and advertising		1,154 42
" travelling expenses and inspection of risks		752 90
" postage and telegrams		1,024 98
" fuel and light		192 45
" other expenses		428 71
Total expenses of management		$ 31,425 76
Cash paid for losses which occurred in 1898	$ 53,957 53	
" " " prior to 1898	556 44	
		$ 54,513 97
" re-insurance premiums		12,425 11
" rebate		6,414 32
" contra accounts		2,231 17
" Goad's plans		347 60
" real estate		1,382 46
" office furniture		393 46
" investments (not extended)	$ 16,200 00	
Total expenditure		$109,133 85

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	$	$	$
Mutual		6,416,721	6,416,721
Cash	3,071,448	8,160,835	11,232,283
Total	3,071,448	14,577,556	17,649,004
Re-insurance.			
Mutual		755,281	755,281
Cash	365,074	374,755	739,829
Total	365,074	1,130,036	1,495,110
Net risks carried by Company, 31st December, 1898	2,706,374	13,447,520	16,153,894

MOVEMENT IN RISKS.

——	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1897	4,001	5,758,103 00
" new and renewed during 1898	1,748	2,634,337 00
Gross number during 1898	5,749	8,392,440 00
Less expired and cancelled in 1898	1,431	1,975,719 00
Net risks in force on mutual system, 31st December, 1898	4,318	6,416,721 00
Cash System.		
Policies in force 31st December, 1897	9,837	10,037,000 00
" taken during 1898	6,289	6,524,129 00
Gross number during 1898	16,126	16,561,129 00
Les expired an cancelled in 1898	4,389	5,328,846 00
Net risks in force on cash system, 31st December, 1898	11,737	11,232,283 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	226,972 68
Amount of all premium notes, after deducting all payments thereon and assessments levied	143,533 70
Amount of premium notes received during the year 1898	91,965 41

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th March, 1863.

President—GEO. RANDALL. *Secretary*—FRANK HAIGHT.

Unassessed premium note capital, $217,199.50.

Deposited with Government of Ontario, $15,100.00, par value.

ASSETS.

Cash value of real estate, less incumbrances		$ 16,150 41
" mortgages		30,100 00
" shares, bonds, debentures and securities		26,506 13
Cash on deposit to Company's credit, not drawn against in the Molson's Bank, Waterloo	$20,606 24	
Molson's Bank, Waterloo, deposit receipt	8,000 00	
Cash on hand at head office	2,718 19	
		31,324 43
Cash in agents' hands, acknowledged by them to be due, and considered good		10,708 17
Amount unpaid of assessments levied during 1898		1,695 27
" of short date notes or due bills, less than one year overdue		3,386 88
" of premium notes in force after deducting all payments thereon and assessments levied		217,199 50
Office furniture and Goad's plans (not extended)	$5,740 85	
Amount of accrued interest		1,746 20
Total assets		$338,816 99

LIABILITIES.

Amount of losses adjusted	$11,633 00
" resisted	1,200 00
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898	108,929 48
Total liabilities	$121,762 48

Revenue

Cash balance on hand as per last statement (not extended)	$3,636 57	
Cash received for fixed payments of 1898		$71,961 58
" " " of prior years		1,153 83
" cash premiums		124,952 28
" interest		3,227 32
" transfer fees		299 05
" additional premiums		1,192 95
" re-insurance and losses		9,173 88
" rent		746 67
" law costs		157 49
" agents balances of 1897		13,206 82
" bills receivable of 1897		1,893 63
" from investments (not extended)	$3,545 53	
Total receipts		$227,965 50

Expenditure.

Expenses of Management :

Amount paid for travelling expenses	$784 42
" commission to agents, including bonus	35,255 05
" law costs	1,092 36
" fuel and light	250 77
" investigation and adjustment of claims	1,804 73
" statutory assessment, license, etc	449 97
" printing and advertising	1,726 44
" salaries, directors' and auditors' fees	10,073 07
" postage, telegrams, express and exchange	1,438 93
" rent and taxes	371 24
" other expenses	1,576 31
Total expenses of management	$54,823 29

Miscellaneous Payments :

Cash paid for losses prior to 1898	3,082 38	
" during 1898	$108,204 88	
		111,287 26
Cash paid for re-insurance		12,513 78
" rebate, abatement and returned premiums		9,066 20
" Goad's plans		539 80
" office furniture		67 50
" agents balances of 1898		10,768 17
" bills receivable of 1898		3,386 88
" improvements of real estate		1,026 18
" all other expenditure		404 11
Total expenditure		$203,823 17

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	$	$	$
Mutual		6,887,397	6,887,397
Cash	3,771,895	18,790,608	22,562,503
Total	3,771,895	25,678,005	29,449,900
Re-insured.			
Mutual		731,268	731,268
Cash	138,835	446,503	585,338
Total	138,835	1,177,771	1,316,606
Net risks carried by Company 31st Dec., 1898	3,633,060	24,500,234	28,133,294

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Mutual System.		$
Policies in force 31st December, 1897	4,578	6,807,805
Policies new and renewed during 1898	1,807	2,640,777
Gross number during 1898	6,385	9,448,582
Less expired and cancelled in 1898	1,863	2,561,185
Net risks in force on mutual system 31st December, 1898	4,522	6,887,397
Cash System.		
Policies in force 31st December, 1897	22,666	22,368,538
Policies new and renewed during 1898	11,375	11,295,886
Gross number during 1898	34,041	33,664,424
Less expired and cancelled in 1898	10,501	11,101,921
Net risks in force on cash system 31st December, 1898	23,540	22,562,503

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

——	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment..	356,460 95
Amount of premium notes, after deducting all payments thereon and assessments levied..	217,199 50
Amount of premium notes received during the year 1898	133,373 40

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

President—GEORGE SLEEMAN. | *Secretary*—JOHN DAVIDSON.

Unassessed premium note capital, $38,990 94.
Deposited in the Provincial Treasury, $14,000.00.

ASSETS.

Cash value of securities held by Company		$14,000 00
" on hand at head office	$ 392 89	
" in Traders' Bank, Guelph	11,400 83	
		11,793 72
" in agents' hands acknowledged by them to be due and considered good		1,134 27
Amount unpaid of fixed payments of 1898		1,539 78
" unpaid in prior years (not extended)	$347.94	
" of assessments levied in 1898		1,678 23
" unpaid due bills less than one year overdue		383 79
" of premium notes in force after deducting all payments thereon and assessments levied		38,990 94
" office furniture, Goad's plans, etc. (not extended)	$2,158.45	
Total assets		$69.520 73

LIABILITIES.

Amount of supposed or reported losses	$2,000 00
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898	14,766 82
Amount of borrowed money	7,000 00
Total liabilities	$23,766 82

* By an Order in Council bearing date 2nd December, 1898, the Company was authorized to raise a share or stock capital of $150,000.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$2,638.92	
Cash received as fixed payments of 1898		$18,716 80
" " " prior years		747 23
" from assessment of 1898		21,580 90
" premiums on cash system		17,922 13
" for interest		708 46
" for carpenters' risks and fees		55 42
" agents' balances, 1897		1,110 35
" transfer and endorsement fees		51 24
" re-insurance on losses		149 12
" bills receivable		75 75
Cash borrowed		15,000 00
Total receipts		$76,117 40

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents (including bonuses)	$6 828 29
" fuel and light	90 98
" investigation or adjustment of claims	240 78
" statutory assessment and license	207 29
" printing, stationery and advertising	676 11
" rent and taxes	365 90
" salaries, directors' and auditors' fees	4,680 87
" Company's inspectors' expenses	409 02
" postage, telegrams and express	758 80
" law costs	314 01
" interest	694 16
Total expenses of management	$15,266 21

Miscellaneous Payments:

Cash paid for losses which occurred during 1898	$18 651 00	
" " " prior to 1898	6,361 92	
		$25,012 92
" re-insurance		2 220 18
" rebate		1,819 04
" repayment of loans		22,500 00
" Goad's plans		144 25
Total expenditure		$66,962 60

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		1,483,442 00	1,483,442 00
Cash	993,133 74	2,092,188 65	3,085,322 39
Total at risk	993,133 74	3,575,630 65	4,568,764 39
Re-insured mutual system		121,297 50	121,297 50
" cash system	75,958 33		75,958 33
Total re-insurance	75,958 33	121,297 50	197,255 83
Net risks at 31st December, 1898	917,175 41	3,454,333 15	4,371,508 56

MOVEMENT IN RISKS.

—	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1897	1,619	1,982,070 67
" new and renewed during 1898	246	304,340 00
Gross number during 1898	1,865	2,286,410 67
Less expired and cancelled in 1898	654	802,968 67
Net risks in force on mutual system 31st December, 1898	1,211	1,483,442 00
Cash System.		
Policies in force 31st December, 1897	3,832	3,837,447 90
" taken during 1898	1,303	1,231,017 55
Gross number during 1898	5,135	4,618,465 45
Less expired and cancelled in 1898	1,585	1,533,143 06
Net risks in force on cash system 31st December, 1898	3,550	3,085,322 39

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	Three year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	99,174 58
Amount of all premium notes after deducting all payments thereon and assessments levied	38,990 94
Amount of premium notes received during the year 1898	19,932 91

RECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

CASH-MUTUAL FIRE INSURANCE COMPANIES.

CASH MUTUAL FIRE INSURANCE COMPANIES

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Value of real estate less incumbrances.	Mortgages, bonds, debentures, or other securities.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Short date notes or due bills.	Fixed payments of 1898.	Due on assessments of 1898.	Unassessed premium notes.	Loans on stock, etc.	Amount unpaid on call on subscribed capital stock.	All other assets.	Total assets.	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Berlin Mutual			57 53	10,988 77	510 00				1,271 53		1,160 00		13,988 33	88,000 00
Economical	18,475 00	34,305 39	1,310 39	41,420 16	10,767 19	308 98			181,035 83				287,622 94	
Fire Insurance Exchange				19,534 22					5,899 58	15,275 00		1,352 68	42,061 48	135,950 00
Gore District Mutual	39,125 09	114,846 13	4,026 45	57,746 23	294 96				167,614 80				383,653 66	
Hand-in-Hand		57,884 33	1,295 79	13,257 52	3,219 31				7,733 77				83,390 72	80,000 00
Millers' and Manufacturers'		29,925 00	425 01	34,668 42					19,297 65	32,150 00		*2,419 43	118,885 51	100,300 00
Perth Mutual	10,840 62	67,975 00	750 00	19,842 15	4,749 70	392 36	1,033 28		143,533 70				249,116 81	
Waterloo Mutual	16,150 41	56,606 13	1,746 20	31,324 43	10,708 17	3,386 88		1,695 27	217,199 50				8,816 99	
Wellington Mutual		14,000 00		11,793 72	1,134 27	383 79	1,539 78	1,678 23	38,990 94				520 73	
Total	84,591 12	375,541 98	9,611 37	240,575 62	31,384 10	4,472 01	2,573 06	3,373 50	782,577 30	47,425 00	1,160 00	3,772 11	1,587,057 17	404,250 00

The Government deposits at date of publication are as follows: Berlin Mutual, $10,000; Economical, $36,850; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Waterloo, $15,100; Wellington, $14,000.

* Including uncollected premiums, $1,067.03.

CASH MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Losses unpaid at 31st December, 1898, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premium.	Borrowed money.	Unpaid dividends.	All other liabilities.	Total liabilities.	Capital stock called up.	Number of policies.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
†Berlin Mutual		316 25			1,399 12	1,715 37	12,000 00	115	97,596 00
Economical	9,369 53	46,200 17				55,569 70		14,315	13,471,185 77
†Fire Insurance Exchange		4,074 56	360 00			4,434 56	14,550 00	434	1,214,810 83
Gore District	594 32	51,304 87				51,899 19		12,308	14,240,059 67
†Hand-in-Hand		10,167 95			320 00	10,487 95	20,000 00	1,665	*2,280,396 00
†Millers' and Manufacturers'		1,723 88		1,503 98	729 51	3,957 37	24,700 00	538	1,433,281 00
Perth Mutual	2,515 10	56,099 59			286 00	58,900 69		16,055	16,153,894 00
Waterloo Mutual	12,833 00	108,929 48				121,762 48		28,062	28,133,294 00
Wellington Mutual	2,000 00	14,766 82	7,000 00			23,766 82		4,761	4,371,508 56
Total	27,311 95	293,583 57	7,360 00	1,503 98	2,734 63	332,494 13	71,250 00	78,253	81,396,025 83

Government deposits are, at date of publication, as follows: Berlin Mutual, $'0,000; Economical, $36,850; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Waterloo, $15,100; Wellington, $14,000.

† These Cash-Mutual Companies have auxiliary joint stock capital.

* Hand-in-Hand Insurance Company also reported 31st December, 1898, the following Plate Glass Insurance; Number of risks, 608; amount, $166,089.24.

CASH MUTUAL FIRE INSURANCE COMPANIES

RECEIPTS FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Fixed payments of 1898 on premium notes.	Assessments of 1898.	Fixed payments or assessments of years prior to 1898.	Bills receivable.	Premiums on cash system.	Interest.	Fees, licenses, and extra premiums, reinsurance.	Borrowed money.	For losses reinsured, and for rebates on claims.	Rent.	Other sources.	Total.
	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c.
Berlin Mutual	149 85	.....	....	.....	212 76	.....	....	.....	.....	.....	.....	362 61
Economical	56,223 86	.. ..	.....	.....	84,733 35	4,214 48	825 09	.....	14,279 67	.....	.....	160,276 45
Fire Insurance Exchange..	7,772 85	.....	.....	.....	8,350 92	1,187 03	....	.....	.. ..	.....	8 40	17,319 20
Gore District Mutual	55,055 74	.. ..	642 32	.....	61,030 41	9,037 84	845 31	.....	8,523 56	....	.....	135,135 18
Hand-in-Hand	15,326 30	....	1,388 12	.....	22,874 93	2,349 43	††3,537 81	.....	3,313 08	.....	1,342 70	50,132 37
Millers' and Manufacturers'.	34,512 94	.....	1.376 40	.....	3,993 29	4,279 71	135 00	.....	122 59	.....	*3,777 60	48,197 53
Perth Mutual	45,375 46	... .	1,023 50	.....	71,003 24	2,994 53	652 13	.....	5,205 49	12 50	**3,865 09	130,131 94
Waterloo Mutual	71,961 58	.....	1,153 83	1,893 63	124,952 28	3,227 32	1,492 00	.....	9,173 88	746 67	†13,364 31	227,965 50
Wellington Mutual	18,716 80	21,580 90	747 23	75 75	17,922 13	708 46	106 66	15,000 00	149 12	.. ....	1,110 35	76,117 40
Total	305,095 38	21,580 90	6,331 40	1,969 38	395,073 31	27,998 80	7,594 00	15,000 00	40,767 39	759 17	23,468 45	845,636 18

* Including commission, $2,329.11 ; and call on stock, $500, etc.
† Including agents' balances, $13,206.82.

** Including contra accounts, $2,461.15 ; and rebate, $1,041.73, etc.
†† Plate glass premiums.

CASH MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURES FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Dividends.	Amount paid for losses.	Commission and bonus to Agents.	Cost in law.	Reinsurance.	Rebate and returned premiums.	Interest.	Repayment of loans.	Statutory assessments, also fee for licenses and certificates.	Salaries and general expenses account.	All other payments.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Berlin Mutual	.....	.....	56 43	.....	19 62	.....	.....	.....	.....	81 99	3 60	161 64
Economical	.....	90,020 44	27,174 46	996 98	10,511 03	6,324 26	**1,220 00	.....	218 34	14,482 23	.....	150,947 74
Fire Insurance Exchange	1,267 50	3,492 41	1,763 77	15 00	931 59	736 45	.....	.....	50 05	3,534 74	.....	11,791 51
Gore District	8,801 28	62,477 29	19,852 78	.....	7,517 06	3,441 53	33 33	.....	228 99	14,967 65	145 39	117,465 30
Hand-in-Hand	2,000 00	6,150 98	7,542 07	.....	13,967 44	2,732 88	.....	.....	89 06	3,362 87	367 00	36,212 30
Millers' and Manufacturers'	5,007 77	2,619 98	620 35	.....	15,223 54	2,465 45	.....	.....	63 99	6,579 78	395 36	32,976 22
Perth Mutual	.....	54,513 97	19,588 96	736 21	12,425 11	6,414 32	.....	.....	257 35	10,843 24	†4,354 69	109,133 85
Waterloo Mutual	.....	111,287 26	35,255 05	1,092 36	12,513 78	9,066 20	.....	.....	449 97	18,025 91	††16,132 64	203,823 17
Wellington Mutual	.....	25,012 92	6,828 29	314 01	2,220 18	1,819 04	694 16	22,500 00	207 29	7,222 46	144 25	66,962 60
Total	17,076 55	355,575 25	118,682 16	3,154 56	75,329 35	33,000 13	1,947 49	22,500 00	1,565 04	79,100 87	21,542 93	729,474 33

† Including contra accounts, $2,231.17; and real estate, $1,382.46, 1898, $10,708.17; and bills receivable of 1898, $3,386.88, etc.

** Including rent paid to agents.

†† Including agents' balances of

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1898.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.

STRICTLY MUTUAL FIRE INSURANCE COMPANIES

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15*th May*, 1856.

President—JAMES L. ROBERTSON. | *Secretary*—WM. DEANS.

Unassessed premium note capital, $157,868.75.

ASSETS.

Cash on hand, head office		$ 232 20
Amount unpaid of application fees of 1898		23 00
" " assessments levied during 1898		261 55
" of assessments and fees levied before 1898 (not extended)	$19 69	
" of premium notes in force, after deducting all payments thereon and assessments levied		157,868 75
Total assets		$158,385 50

LIABILITIES.—None.

RECEIPTS.

Cash at head office, per last year's statement (not extended)	$736 16	
Cash received for application fees		$ 566 00
" assessments levied in 1898		9,955 81
" " " years prior to 1898		191 79
" borrowed		8,425 00
" cancelled policies		147 33
" transfer fees, etc		9 50
" interest		12 00
" application fees of 1894, 5, 6 and 7		12 50
Total receipts		$19,319 93

Expenditure.

Expenses of Management :

Amount paid for travelling expenses		$ 4 00
" statutory assessment and license fee		61 25
" printing, stationery and advertising		135 00
" rent and taxes		53 75
" salaries, directors' and auditors' fees		1,219 30
" postage, telegrams and express		72 15
" investigation and adjustment of claims		38 90
" interest		245 00
" fuel and light		4 62
" other expenses of management		74 50
Total expenses of management		$1,908 47

Miscellaneous payments :

Cash paid for losses that occurred during 1898	$8,407 12	
" " " prior to 1898	1,083 30	
		9,490 42
" repayment of loans		8,425 00
Total expenditure		$19,823 89

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$3,990,850 00

Movement in Risks.

Mutual system

	Number.	Amount.
Policies in force 31st December, 1897	1,720	$3,908,375 00
Policies taken during 1898	548	1,246,775 00
Gross number and amount at any time during 1898	2,268	$5,155,150 00
Deduct expired and cancelled in 1898	494	1,164,300 00
Net risks in force 31st December, 1898	1,774	$3,990,850 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$174,257 25
Amount of all premium notes, after deducting all payments thereon, and assessments levied	157,868 75
Amount of premium notes received during the year 1898	26,485 75

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

President—THOMAS WELBANKS. | *Secretary*—C. H. WIDDIFIELD.

Unassessed premium note capital, $26,415.31.

ASSETS.

Amount of cash at head office	$110 86	
" " Bank of Montreal, Picton	47 51	
		$ 158 37
" unpaid of instalments of 1898		141 20
" " " of prior years (not extended)	$37 40	
" of cash in agents' hands		
" of premium notes in force, after deducting all payments thereon and assessments levied		26,415 31
Total assets		$26,714 88

LIABILITIES.

Promissory notes	$ 2,250 00
Interest	84 38
Sundry accounts	59 23
Total liabilities	$ 2,393 61

RECEIPTS.

Cash on hand as per last statement (not extended)	$286 56	
" received for fixed payments of 1898		$ 2,551 55
" " " " due in prior years		160 00
" " interest		8 25
" " borrowed during 1898		1,000 00
" " transfers, etc		5 50
" " sale of safe		20 00
Total receipts		$ 3,745 30

Expenditure.

Expenses of management :

Amount paid for commission to agents	$	151 00
" interest		17 00
" salaries, directors' and auditors' fees		459 95
" statutory assessment and license		19 94
" printing, stationery and advertising		6 50
" investigation and adjustment of claims		16 50
" postage, telegrams, etc		4 50
Total expenses of management	$	675 39
Cash paid for losses which occurred during 1898		2,722 15
" rebate		25 95
" payment of loan		450 00
Total expenditure	$	3,873 49

Currency of Risks

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,053,795 00

Movement in Risks.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	847	$1,039,460 00
" new and renewed during 1898	302	346,625 00
Gross number during 1898	1,149	$1,385,085 00
Less expired and cancelled in 1898	262	331,290 00
Net risks in force on mutual system 31st December, 1898	887	$1,053,795 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$31,860 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,415 31
Amount of premium notes received during the year 1898	10,422 00

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE ALEXANDRIA.

Commenced business 7th May, 1895.

President—R. R. SANGSTER. | *Secretary*—VALENTINE G. CHISHOLM.

Unassessed premium note capital, $29,612 57.

ASSETS.

Cash in Union Bank, Alexandria	$3,899 04	
" Ottawa Bank	1,801 11	
		$5,700 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied		29,612 57
Total assets		$35,312 72

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$3,190 88	
Cash received for first payments of 1898		$4,073 11
" interest		100 01
Total receipts		$4,173 12

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	$ 5 00
" travelling expenses	2 00
" commission	610 98
" postage, etc	9 30
" statutory assessment and license	16 31
" printing, stationery and advertising	58 11
" salaries, directors' and auditors' fees	211 70
" rent and taxes	8 00
" safe	50 00
Total expenses of management	$972 00

Miscellaneous.

Cash paid for losses which occurred during 1898	660 50
" rebate	31 35
Total expenditure	$1,663 85

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,233,857 00

Movement in Risks.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	723	$786,205 00
Policies taken during 1898, new and renewed	609	678,852 00
Amount covered by policies in force at any time during 1898.	1,332	1,465,057 00
Deduct expired and cancelled in 1898	221	231,200 00
Net risks in force 31st December, 1898	1,111	1,233,857 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$37,015 71
Amount of all premium notes, after deducting all payments thereon and assessments levied	29 612 57
Amount of premium notes received during the year 1898	20,365 56

PEEL AND MARYBORGUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887

President—W. T. WHALE. *Secretary*—JAMES MCEWING.

Unassessed premium note capital, $53,810.57.

ASSETS.

Cash at Traders' Bank, Drayton		$4,897 62
Cash in agents' hands		84 00
Amount unpaid of fixed payments of 1898		573 90
" " prior to 1898 (not extended)	$77 70	
" of premium notes in force, after deducting all payments thereon and assessment levied		53,810 57
Total assets		$59,366 09

LIABILITIES.—None.

RECEIPTS.

Cash on hand and in Traders' Bank as per last statement (not extended)	$5,284 61	
Cash received as fixed payments of 1898		2,442 63
" " of prior years		360 82
" for interest		125 50
Total receipts		$2,928 95

EXPENDITURE.

Expenses of management :

Amount paid for agents' commission	$497 00
" statutory assessments and license fee	24 78
" printing and advertising	32 75
" salaries, directors' and auditors' fees	317 50
" investigation and adjustment of claims	22 00
" travelling expenses	14 35
" postage and stationery	59 75
" other expenses	2 50
Expenses of management	$970 63

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	$1,000 00	
" " " during 1898	1,270 75	
		2,270 75
Cash paid for rebate, abatements and returned premiums		74 56
Total expenditure		$3,315 94

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.	Four years.	Total.
Mutual	$351,825 00	$1,218,065 00	$1,569,890 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,016	$1,374,860 00
" taken during 1898	540	719,250 00
Gross number and amount in force during 1898	1,556	2,094,110 00
Deduct expired and cancelled in 1898	387	524,220 00
Net risks in force 31st December, 1898	1,169	1,569,890 00

Classification of Risks:

Isolated and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	$10,648 25	$48,592 50	$59,240 75
Amount of all premium notes after deducting all payments thereon and assessments levied	8,731 64	45,078 93	53,810 57
Amount of premium notes received during the year 1898	.....	28,862 00	28,862 00

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

President—A. W. Hitchins. | *Secretary*—T. J. Polley.

Unassessed premium note capital, $3,221 14.

Assets.

Cash on hand at head office	$ 63 58	
" in Bank of Montreal, Kingston	965 74	
		$1,029 32
Amount of premium notes in force after deducting all payments thereon and assessments levied		3,221 14
Amount of short date notes		41 25
Total assets		$4,291 71

Liabilities.—None.

Receipts.

Cash on hand 31st December, 1897 (not extended)	$946 63	
Cash received as fixed payments of 1898		$145 65
" for interest		24 43
" transfer fees		50
Total receipts		$170 58

Expenditure.

Cash paid for commission to agents	$18 74
" law costs	20
" fuel and light	4 00
" statutory assessment	6 95
" travelling expenses	1 00
" salaries, directors' fees, etc.	54 00
" printing, stationery, etc.	1 50
" postage	1 50
Total expenses of management	87 89

Miscellaneous :

Cash paid for losses which occurred in 1898.—None.

Total expenditure	$87 89

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Two years.	Three years.	Total.
Mutual	$450 00	$142,775 00	$143,225 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	94	$138,570 00
Policies new and renewed during 1898	23	23 255 00
Gross number during 1898	117	$161,825 00
Less expired or cancelled in 1898	14	18,600 00
Net risks in force on mutual system 31st December, 1898	103	$143,225 00

Classification of Risks:

Farm and non hazardous.

Premium Notes or Undertakings

On policies in force 31st December 1898.

	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$8 00	$4,283 25	$4,291 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	6 00	3,215 14	3,221 14
Amount of premium notes received during the year 1898	8 00	684 15	692 15

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

President—JOSEPH SCOTT. | *Secretary*—F. M. SCOTT.

Unassessed premium note capital, $53,818.86.

ASSETS.

Cash on hand at head office	$430 94	
" Molson's Bank, Brockville	1,812 08	
		$2,243 02
Unpaid fixed payments of 1898		175 83
" assessments of 1898		224 48
Amount of premium notes in force, after deducting all payments thereon and assessments levied		53,818 86
Total assets		$56,462 19

LIABILITIES.—None.

RECEIPTS.

Cash on hand at 31st December, 1897 (not extended)	$310.91	
Cash received for fixed payments of 1898		$3,951 07
" prior years		53 90
" interest		16 96
" other sources		4 25
Total receipts		$4,026 18

EXPENDITURE.

Cash paid for commission	$2 00
" rent and taxes	5 50
" statutory assessment	31 60
" printing, stationery and advertising	30 90
" postage, etc.	49 07
" salaries, directors' and auditors' fees	380 95
" other expenses	24 15
Total expenses of management	$524 17
Miscellaneous :	
Cash paid losses of 1898	1,569 90
Total expenditure	$2,094 07

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$2,051,735 00

Movement in Risks.

	Number.	Amount.
Policies in force 31st December, 1897	1,577	$1,848,580 00
Policies taken during 1898	733	851,785 00
Total number and amount in force 31st December, 1898	2 310	$2,700,365 00
Deduct expired and cancelled in 1898	556	648 630 00
Net risks in force 31st December, 1898	1,754	$2,051,735 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of all premium notes, after deducting all payment thereon and assessments levied	$53,818 86
Amount of premium notes received during the year 1898	25,553 55

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business, 1st July, 1898.

President—ALBERT E. HOSKIN. | *Secretary*—DAVID EAGLESON.

Unassessed premium note capital, $7,067.92.

ASSETS

Actual cash on hand at head office	$ 28 57	
" in Dominion Bank, Cobourg	228 85	
		$257 42
Amount of premium notes after deducting all payments made and assessments levied		7,067 92
Total assets		$7,325 34

LIABILITIES —None.

RECEIPTS.

Cash received as fixed payments of 1898	$454 91
" borrowed money	135 00
Total receipts	$589 91

EXPENDITURE.

Expenses of management:	
Cash paid for commission	$12 50
" fuel and light	2 25
" interest	92
" license and filing fees	35 00
" rent and taxes	2 00
" salaries directors' and auditors' fees	56 83
" printing, stationery and advertising	80 20
" postage, telegrams and express	4 79
Total expenses of management	$194 49
Miscellaneous:	
Cash paid in repayment of loans	135 00
" other expenditure	3 00
Total expenditure	$332 49

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Three years.	Total.
Mutual	$300 00	$167,263 00	$167,563 00

Movement in Risks.

	Number.	Amount.
Policies taken during 1898	147	$167,563 00
Net risks in force 31st December, 1898	147	$167,563 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year risk.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$13 50	$7,509 58	$7,523 08
Amount of all premium notes after deducting all payments thereon and assessments levied	12 25	7,497 33	7,509 58
Amount of premium notes received during the year 1898	13 50	7,509 58	7,523 08

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

President—A. O. Parks. *Secretary*—M. C. Bogart

Unassessed premium note capital, $33,604.80.

Assets.

Cash at head office		$ 255 70
Amount unpaid of fixed payments of 1898		307 40
" " prior years (not extended)	$77 07	
" agents' balances		176 58
Amount of premium notes in force, after deducting all payments thereon and assessments levied		33,604 80
Amount of notes or due bills (more than one year overdue) not extended	$113 44	
Office furniture and safe (not extended)	50 00	
Total assets		$34,344 48

Liabilities.

Amount of adjusted loss	$1,175 00
" of borrowed money	4,900 00
Total liabilities	$6,075 00

Receipts

Cash at head office, as per last statement (not extended)	$328 05	
Cash received as fixed payments of 1898		$3,874 38
" for assessments levied before 1898		327 86
" interest		5 00
" borrowed money		1,800 00
" other sources		65 00
Total receipts		$6,072 24

Expenditure

Expenses of management:		
Amount paid for commission and agents' fees		$374 56
" " statutory assessment and license fee		21 93
" " printing and advertising		48 87
" " salaries, directors' and auditors' fees		44[illegible] 85
" " postage, etc		38 07
" " investigation and adjustment of claims		50 00
" " interest		199 00
" " other expenses		1 00
Total expenses of management		$1,175 28
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1898	$ 812 00	
" " " during 1898	3,997 00	
		4,809 00
" rebate		23 81
" re-insurance		36 50
Repayment of loans		100 00
Total expenditure		$6.144 59

Currency of Risks.

Amount of policies in force 31st December, 1898.

	Three years.
Mutual	$1,165,885 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,041	$1,176,368 00
Policies new and renewed during 1898	350	435,655 00
Gross number during 1898	1,391	$1,612,023 00
Less expired or cancelled in 1898	383	446.138 00
Net risks in force on mutual system 31st December, 1898	1,008	$1.165,885 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$41,375 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	33,604 80
Amount of premium notes received during the year 1898	15,473 05

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

President.—DUNCAN MCINTOSH | *Secretary.*—PETER SMITH.

Unassessed premium note capital, $34,707.35.

ASSETS.

Cash on hand at head office	$131 00	
" in Bank of Commerce, Stratford	340 13	
		$471 13
Amount unpaid of assessments of 1898		42 09
Amount of premium notes in force, after deducting all payments thereon assessments levied		34,707 35
Total assets		$35,220 57

LIABILITIES.

Amount of supposed loss	$10 00
Total	$10 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$603 07	
Cash received for assessments levied in 1898		$1,991 42
" " " prior years		13 96
" borrowed money		1,450 00
" interest		8 45
" other sources		2 00
Total receipts		$3,465 83

EXPENDITURE.

Expenses of Management :

Amount paid for interest	$24 37
" rent	2 25
" statutory assessment and license	21 82
" salaries, etc	121 00
" printing, stationery and advertising	24 16
" postage, telegrams and express, etc	9 51
" investigation of claims	12 00
" travelling expenses	3 65
" other expenses	12 74
Total expenses of management	$ 231 50
Amount paid for losses incurred in 1898	1,915 59
" rebate	68
" in payment of loans	1,450 00
Total expenditure	$3,597 77

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,269,015 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	570	$1,168,740 00
Policies taken during 1898	279	543,005 00
Gross number during 1898	849	1,711,745 00
Less expired and cancelled in 1898	237	442,730 00
Net risks in force on mutual system 31st December, 1898	612	$1,269,015 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$38,070 45
Amount of all premium notes on policies in force 31st December, 1898, after deducting all payments thereon and assessments levied	34,707 35
Amount of premium notes received during the year 1898	16,290 15

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

President—JOHN ESSERY. *Secretary*—THOMAS CAMERON.

Unassessed premium note capital, $92,147.95.

ASSETS.

Cash on hand at head office	$ 485 38	
" Molson's Bank, Exeter	1,297 44	
		$1,782 82
Amount unpaid of assessments levied during 1898		290 87
Amount unpaid of assessments levied in prior years (not extended)	$201 16	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		92,147 95
Total assets		$94,221 64

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$3,073.00	
Cash received for assessments levied in 1898		$8,194 23
" for assessments levied before 1898		158 85
" borrowed		2,650 00
" interest		45 29
" surrenders		4 60
Total receipts		$11,052 97

EXPENDITURE.

Expenses of Management :

Amount paid for discount on stamps	$ 0 30
" law costs	38 68
" fee underwriters' association	3 50
" rent and taxes	25 00
" investigation of claims	50 60
" interest	18 75
" statutory assessment and license	56 37
" printing, stationery and advertising	96 31
" salaries, directors' and auditors' fees	355 10
" travelling expenses	20 00
" postage, telegrams and express	64 20
" other expenses	1 15
Expenses of management (Carried forward)	$729 96

Expenses of management (Brought forward)		$729 96
Miscellaneous payments :		
Amount paid for losses which occurred prior to 1898	$ 9 20	
" " " during 1898	8,950 63	
		8,959 83
" rebate		3 36
Amount of loans repaid		2,650 00
Total expenditure		$12,343 15

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898

	Four years.
Mutual	$3,620 635 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	2,206	$3 569,095 00
Policies new and renewed during 1898	794	1,323,555 00
Gross number during 1898	3 000	$4,892,650 00
Less expired and cancelled in 1898	794	1,272,015 00
Net risks in force on mutual system 31st December, 1898	2,206	$3,620,635 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$107,912 32
Amount of all premium notes, after deducting all payments thereon and assessments levied	92,147 95
Amount of premium notes received during the year 1898	39,452 29

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

President—JAC. WAHL. | *Manager*—LEVI STAUFFER.

Unassessed premium note capital, $205,906.91.

ASSETS.

Cash in Molsons' Bank, Waterloo	$4,592 01	
" on hand at head office	86 53	
" stamps	27 55	
		$4,706 09
Amount unpaid of assessments levied during 1898		871 83
" " " " in prior years (not extended)	$95 79	
" of premium notes in force, after deducting all payments thereon and assessments levied		205,906 91
Total assets		$211,484 83

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$4,946 74	
Cash received for assessments levied in 1898		$6,822 89
" " " years prior to 1898		656 58
" interest		101 80
" from other sources		2 50
Total receipts		$7,583 77

EXPENDITURE.

Expenses of management:

Amount paid for rent and taxes	$4 00
" investigation and adjustment of claims	47 65
" statutory assessment and license fee	67 47
" printing, stationery and advertising	63 40
" salaries, directors' and auditors' fees	754 50
" postage, telegrams and express	80 17
" travelling expenses	20 75
" other expenses	46 79
Expenses of management	$1,084 73

Miscellaneous payments:

Cash paid for losses which occurred during 1898	6,739 69
Total expenditure	$7,824 42

Currency of Risks.

Amount covered by Policies in force 31st December, 1898.

	Four years.
Mutual	$4,434,965 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	2,380	$4,340,001 00
Policies new and renewed during 1898	715	1,329,770 00
Gross number during 1898	3,095	5,669,771 00
Less expired and cancelled in 1898	681	1,234,806 00
Net risks in force 31st December, 1898	2,414	4,434,965 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$224,740 00
Amount of all premium notes after deducting all payments thereon and assessments levied	205,906 91
Amount of premium notes received during the year 1898	67,339 00

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

President—Wm. I. Mulloy. | *Secretary*—Anton Frank.

Unassessed premium note capital, $21,627.44

Assets.

Amount of cash on hand at 31st December, 1898		$ 290 04
" unpaid of assessments levied in 1898		112 51
" " " " prior to 1898		44 75
" of premium notes in force, after deducting all payments thereon and assessments levied		21,627 44
Total assets		$ 22,074 74

Liabilities.

Amount of promissory note		$ 369 25
Total liabilities		$ 369 25

Receipts.

Cash on hand 31st December, 1897 (not extended)	$153 86	
Cash received for assessments levied in 1898		$ 565 29
" " " year prior to 1898		147 27
" other sources		1 50
Total receipts		$ 714 06

Expenditure.

Expenses of management:

Amount paid for investigation of claims	$ 1 00
" agents' commission	76 75
" printing, etc	16 00
" salaries, directors' and auditors' fees	201 00
" statutory assessment	11 25
" postage, etc	18 43
" interest	25 00
" other expenses	24 45
Expenses of management	$ 373 88

Miscellaneous payments:

Cash paid for losses which occurred during 1898	204 00
Total expenditure	$ 577 88

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$479,904 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	376	$434,729 00
" new and renewed during 1898	91	96,790 00
Gross number during 1898	467	531,519 00
Less expired and cancelled in 1898	41	51,615 00
Net risks in force on mutual system 31st December, 1898	426	479,904 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$24,769 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	21,627 44
Amount of premium notes received during the year 1898	5,013 75

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

President—WERNER YOUNGBLUT. | *Secretary*—W. S. RUSSELL

Unassessed premium note capital, $120,654 99.

ASSETS.

Cash on hand, head office	$142 09	
Cash in Bank of Commerce, Stratford	399 26	
		$ 541 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied		120,654 99
Amount unpaid of assessments of 1898		264 07
Total assets		$121,460 41

LIABILITIES.

Amount of supposed loss	$1,000 00
Total	$1 000 00

RECEIPTS.

Cash at head office and in bank, as at last statement (not extended)	$2,258.44	
Cash received for assessments levied during 1898		$4,079 17
" " " prior to 1898		116 78
" for interest		41 99
Total receipts		$4,237 94

EXPENDITURE.

Expenses of management :

Amount paid for interest	$ 13 75
" law costs	1,027 60
" salaries, directors' and auditors' fees	261 00
" statutory assessment and license fee	44 01
" printing, stationery and advertising	132 50
" postage, telegrams and express	7 95
" travelling expenses	17 00
" investigation of claims	25 60
" rent	6 50
" other expenses	5 50
Expenses of management	$1,541 41

Miscellaneous payments :

Cash paid for losses which occurred during 1898	4,433 62
Total expenditure	$5,975 03

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$2,796,110 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,208	$2,710,170 00
" new and renewed during 1898	361	748,200 00
Gross number during 1898	1,569	$3,458,370 00
Less expired and cancelled in 1898	332	662,260 70
Net risks in force on mutual system, 31st December, 1898	1,237	$2,796,110 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$139,805 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	120,654 99
Amount of premium notes received during the year 1898	37,410 00

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

President—JOHN BALLANTYNE. *Secretary*—J. M. ROBERTS.

Unassessed premium note capital, $136,858.78.

ASSETS.

Actual cash on hand at head office	$ 823 57	
" in Bank of Hamilton, Lucknow	1,087 89	
		1,911 46
Amount unpaid of assessments levied during 1898		582 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied		136,858 78
Total assets		$139,353 14

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$384.79	
Cash received for assessments levied in 1898		4,173 45
" " " before 1898		512 05
" borrowed money		1,600 00
" transfer fees and special assessment		115 44
Total receipts		$6,400 94

EXPENDITURE.

Expenses of management:

Amount paid for fuel and light	$ 2 25
" statutory assessment and license	55 78
" printing, stationery and advertising	125 60
" salaries, directors' and auditors' fees	671 00
" postage, telegrams and express	89 76
" travelling expenses	75 00
" investigation of claims	33 75
" interest	39 00
" other expenses	5 00
Total expenses of management	$1,097 14

Miscellaneous payments:

Cash paid for losses which occurred prior to 1898	$14 20	
" " " during 1898	2,151 92	
		2,166 12
" rebate		11 01
" repayment of loan		1,600 00
Total expenditure		$4,874 27

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four Years.
Mutual	$3,658,323 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	2,916	$3,527,948 00
" new and renewed during 1898	1,089	1,349,275 00
Gross number during 1898	4,005	4,877,223 00
Less expired and cancelled in 1898	1,022	1,218,900 00
Net risks in force on mutual system, 31st December, 1898	2,983	3,658,323 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$146,332 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	136,858 78
Amount of premium notes received during the year 1898	53,971 60

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 15th August, 1861.

President—THOMAS LOCKHART. | *Secretary*—GEORGE MIDDLEMAS.

Unassessed premium note capital, $74,189.77.

ASSETS.

Amount of Cash on hand		$ 7 77
Amount unpaid of assessments levied in 1898		20 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		74,189 77
Total assets		$74 218 34

LIABILITIES.

Amount of borrowed money		$ 1,900 00
" interest due		11 67
Total		$ 1,911 67

RECEIPTS.

Cash at head office, as per last statement (not extended)	$43.67	
Cash received for assessments levied in years prior to 1898		$ 3,037 65
" for interest		12 94
" borrowed money		1,900 00
" other sources		1 00
Total receipts		$ 4,951 59

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims		$ 9 00
" interest		21 50
" printing, stationery and advertising		9 50
" travelling expenses		4 50
" salaries, directors' and auditors' fees		101 20
" rent and taxes		5 50
" postage, telegrams and express		11 87
" statutory assessmemt and license fee		26 92
" sundries		3 60
Total expenses of management		193 59
Cash paid for losses which occurred during 1898	$4,786 00	
" " " prior to 1898	7 90	
		4,793 90
Total expenditure		$ 4,987 49

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$1,574,425 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	599	$1,522,975 00
" new and renewed during 1898	204	568,600 00
Gross number during 1898	803	$2,091,575 00
Less expired and cancelled in 1898	203	517,150 00
Net risks in force on mutual system 31st December, 1898	600	$1,574,425 00

Classification of Risks:

Farm property exclusively.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$78,721 25
Amount of premium notes, after deducting all payments thereon and assessments levied	74,189 77
Amount of premium notes received during the year 1898	28,430 00

ELMA FARMERS' MUTUAL FIRE INSRANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

President—W. Shearer, Sr. | *Secretary*—Robert Cleland.

Unassessed premium note capital, $76,067.08

Assets.

Amount of cash in Bank of Hamilton, Listowel	$4,019 72	
" " on hand at head office	69 40	
		$4,089 12
" unpaid of assessments levied in 1898		126 56
" of premium notes in force, after deducting all payments thereon and assessments levied		76,067 08
Total assets		$80,282 76

Liabilities.—None.

Receipts.

Cash on hand as per last statement (not extended)	$2,859.65	
Cash received for assessments levied in 1898		$2,443 93
" " " years prior to 1898		142 32
" interest		40 25
" extra premiums		4 90
Total receipts		$2,631 40

Expenditure.

Expenses of management:

Amount paid for travelling expenses	$ 3 00
" statutory assessment and license	29 03
" printing and stationery	51 00
" salaries	188 00
" postage, etc	17 50
" rent	6 75
" adjusting expenses	13 50
Total expenses of management	$308 78
Amount paid for losses which occurred during 1898	1,090 15
" rebate	3 00
Total expenditure	$1,401 93

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$1,746,716 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,060	$1,669,515 00
Policies taken during 1898	283	481,525 00
Gross number in force on mutual system 31st December, 1898	1,343	$2,151,040 00
Less expired and cancelled in 1898	272	404,324 00
Net risks in force 31st December, 1898	1,071	$1,746,716 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$87,335 80
Amount of premium notes, after deducting all payments thereon and assessments levied	76,067 08
Amount of premium notes received during the year 1898	24,076 25

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

President—DAVID REA. *Secretary*—HUGH BLACK.

Unassessed premium note capital, $25,074.85.

ASSETS.

Actual cash on hand at head office	$226 52	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Bank of Commerce, Guelph	359 40	
		$ 585 92
Amount unpaid of instalments of 1898		155 54
Amount of premium notes in force, after deducting all payments thereon and assessments levied		25,074 85
Total assets		$25,816 31

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$1,347.56	
Cash received as fixed payments of 1898		$769 74
" " of prior years		78 45
" for interest		14 46
Total receipts		$862 65

EXPENDITURE.

Expenses of management:

Amount paid for law costs	$ 5 00
" agents' commission	205 50
" statutory assessment and license	14 19
" printing, etc	17 85
" salaries, directors' and auditors' fees	108 00
" rent	4 00
" postage	8 25
" other expenses	26 00
Total expenses of management	$ 388 79
Amount paid for losses which occurred during 1898	1,235 50
Total expenditure	$1,624 29

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$671,875 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	318	$638,975 00
Policies new and renewed during 1898	137	240,050 00
Gross number during 1898	455	$879,025 00
Less expired and cancelled in 1898	122	207 150 00
Net risks in force on mutual system 31st December, 1898	333	$671,875 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force, 31st December, 1898.

	Three year risks
Amount of face of all premium notes held by Company, and legally liable to assessment	$27,431 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	25,074 85
Amount of premium notes received during 1898	11,073 50

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 17, CON. 5, M'KILLOP.

Commenced business 20th May, 1876.

President—GEORGE WATT. | *Secretary*—W. J. SHANNON.

Unassessed premium note capital, $86,005.51.

ASSETS.

Cash on hand at head office, Seaforth		$228 64
Amount unpaid of fixed payments of 1898		240 70
" assessments of 1898		251 42
" " prior years (not extended)	$77.00	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		86,005 51
Total assets		$86,726 27

LIABILITIES.—None.

RECEIPTS.

Amount of cash at head office, as per last statement (not extended)	$2,340.49	
Cash received for fixed payments of 1898		$2,526 70
" " " prior years		231 50
" " assessments levied in 1898		4,417 23
" " " years prior to 1898		195 60
" " borrowed money		1,200 00
" " interest		27 63
" " other sources		14 48
Total receipts		$8 613 14

EXPENDITURE.

Expenses of management:

Amount paid for postage, etc	$ 29 70
" commission	48 30
" investigation of claims	61 35
" statutory assessment and license	45 17
" printing, stationery and advertising	148 95
" salaries, officers' and auditors' fees	595 60
" rent and repairs	11 67
" Underwriters' Association fee	3 00
Total expenses of management	$943 74

Miscellaneous payments:

Cash paid for losses which occurred during 1898	9,780 65
" rebate	60
Total expenditure	$10 724 99

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$2,911,575 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,913	$2,791,255 00
Policies new and renewed during 1898	453	574,445 00
Gross number during 1898	2,366	$3,365,700 00
Less expired and cancelled in 1898	349	454,125 00
Net risks in force on mutual system, 31st December, 1898	2,017	$2,911,575 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$101,294 40
Amount of premium notes, after deducting all payments thereon and assessments levied	86,005 51
Amount of premium notes received during the year 1898	19,847 70

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

President—Wm. Rae. *Secretary*—James Scott.

Unassessed premium note capital, $24,456.28.

Assets.

Cash on hand at head office	$ 73 25	
" deposit to Company's credit in Bank of Commerce, Guelph	906 63	
		$979 86
Amount unpaid on assessments of 1898		143 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied		24,456 28
Total assets		$25,579 77

Liabilities.—None.

Receipts.

Cash at head office as per last statement (not extended)	$1,041.13	
Cash received		$307 62
" as fixed payments of 1898		1,174 40
" assessments, years prior to 1898		28 70
" interest		28 65
Total receipts		$1,539 37

Expenditure.

Expenses of management:

Amount paid for investigation of claims		5 00
" travelling expenses		2 10
" statutory assessment and license fee		17 01
" printing, stationery and advertising		39 55
" salaries, directors' and auditors' fees		18 00
" postage, telegrams and express		11 55
" other expenses		4 26
Total expenses of management		$97 47
Amount paid for losses prior to 1898	$ 20 00	
" " during 1898	1,479 00	
		1,499 00
" rebate		4 17
Total expenditure		$1,600 64

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$882,808 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	423	$834,893 00
Policies new and renewed during 1898	179	318,955 00
Gross number during 1898	602	$1,153,848 00
Less expired and cancelled in 1898	140	271,040 00
Net risks in force on mutual system, 31st December, 1898	462	$882,808 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$27,056 39
Amount of all premium notes, after deducting all payments thereon and assessments levied	24 456 28
Amount of premium notes received during the year 1898	9,768 15

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

President—JOHN RAMSEY. | *Secretary*—COLIN CAMERON

Unassessed premium note capital, $76,490.78.

ASSETS.

Cash on hand at head office	$60 24	
Cash in Traders' Bank, Guelph	2,188 90	
		$2,249 14
Amount of notes or due bills less than one year over due		156 18
" premium notes in force, after deducting all payments thereon and assessments levied		76,490 78
Total assets		$78,896 10

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1897 (not extended)	$2,790 69	
" received as fixed payments of 1898		$4,080 24
" " " prior years		127 71
" " interest		56 47
Total receipts		$4,264 42

EXPENDITURE.

Amount paid for law costs	$3 00
" investigation and adjustment of claims	27 40
" statutory assessment and license fee	37 95
" postage and telegrams	60 84
" rent and taxes	5 00
" printing, stationery and advertising	54 85
" salaries, directors' and auditors' fees	364 22
" travelling expenses	7 90
" other expenses	2 50
Total expenses of management	$563 66

Miscellaneous payments:

Amount paid for losses of 1898	4,101 86
" rebate	140 45
Total expenditure	$4,805 97

Currency of Risks.

Amount covered by Policies in force 31st December, 1898.

	Three years.
Mutual	$2,564,610 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,552	$2,289,260 00
" new and renewed during 1898	638	968,430 00
Gross number during 1898	2,190	$3,257,690 00
Less expired and cancelled in 1898	455	693,080 00
Net risks in force on mutual system 31st December, 1898	1,735	$2,564,610 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$87,976 95
Amount of premium notes, after deducting all payments thereon and assessments levied	76,490 78
Amount of premium notes received during the year 1898	33,164 78

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

President—ROBERT SHORTREED. *Secretary*—MAJOR GEORGE B HOOD.

Unassessed note capital, $24,796.71.

ASSETS.

Amount of cash in Bank of Commerce, Guelph		$ 107 48
Amount of premium notes in force after deducting all payments thereon and assessments levied		24,796 71
Amount unpaid of fixed payments of 1898		14 60
" of assessments of 1898		3 76
" " of prior years		4 00
Total assets		$24,926 55

LIABILITIES —None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$193 01	
Cash received as policy fees		$ 97 00
" fixed payments of 1898		1,055 12
" interest		3 74
" cash borrowed		500 00
" other sources		3 75
Total receipts		$1,659 61

EXPENDITURE.

Expenses of management:

Amount paid for interest	$ 9 80
" fee, Underwriters' Association	2 50
" statutory assessment and license fees	13 47
" printing, stationery and advertising	30 25
" salaries, directors' and auditors' fees	184 00
" postage, etc	11 10
" travelling expenses	3 00
Total expenses of management	$254 12

Miscellaneous payments:

Cash paid for losses which occurred in 1898	990 42
" rebate	60
" repayment of loans	500 00
Total expenditure	$1,745 14

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$575,850 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	291	$589,070 00
Policies new and renewed during 1898	100	204,400 00
Gross number and amount during 1898	391	$793 470 00
Less cancelled and expired in 1898	109	217,620 00
Net risks in force 31st December, 1898	282	575,850 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$27,445 75
Amount of premium notes, after deducting all payments thereon and assessments levied	24,796 71
Amount of premium notes received during the year 1898	9,757 00

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

President—WILLIAM TAYLOR. | *Secretary*—JAMES BEATTIE.

Unassessed premium note capital, $53,434.90.

ASSETS.

Amount unpaid of instalments of 1898		$ 172 45
" " " in prior years (not extended)	$213.86	
" of short date notes, or due bills, less than one year overdue		116 62
" " " one year or more overdue (not extended	$69.76	
" of premium notes in force after deducting all payments thereon and assessments levied		53,434 90
Total assets		$53,723 97

LIABILITIES.

Amount of borrowed money	$ 800 00
" of interest	67 53
Total liabilities	$ 867 53

RECEIPTS

Amount cash on hand 31st December, 1897 (not extended)	$24 69	
Cash received as fixed payments of 1898		$ 4,094 55
" " prior years		164 63
" for interest		11 50
" borrowed money		1,367 53
Total receipts		$ 5 638 21

EXPENDITURE.

Expenses of management :

Amount paid for rent and taxes	$ 1 50
" interest	36 40
" agents' commission	652 50
" investigation and adjustment of claims	34 80
" statutory assessment and license fee	26 93
" printing, stationery and advertising	62 55
" salaries, directors' and auditors' fees	569 31
" postage, telegrams and express	14 86
" travelling expenses	16 00
" other expenses	2 79
Expenses of management	$ 1,417 64

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	$615 00	
" " " during 1898	3,046 81	
		3,661 81
" rebate		83 45
" in repayment of loans		500 00
Total expenditure		$ 5,662 90

Currency of Risks

Amount covered by Policies in force 31st December, 1898.

	Three years.
Mutual system	$1,629,153 00

Movement in Risks.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	1,156	$1,523,598 00
" new and renewed during 1898	435	563,286 00
Gross number during 1898	1,591	$2,086,884 00
Less expired and cancelled in 1898	354	457,731 00
Net risks in force 31st December, 1898	1,237	$1,629,153 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$61,037 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,434 90
Amount of premium notes received during the year 1898	20,921 61

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

President—JOHN TOPHAM. *Secretary*—H. VAN VALKENBURG.

Unassessed premium note capital, $47,930.00.

ASSETS.

Actual cash on hand at head office for year ending 31st December, 1898..	$ 462 52
Amount of premium notes in force, after deducting all payments thereon and assessments levied	47,930 00
Amount unpaid of fixed payments of 1898	183 99
" assessments of 1898	352 14
" " prior to 1898	17 35
Total assets	$48,946 00

LIABILITIES.

Amount of supposed loss	$ 400 00
" borrowed money	1,500 00
" interest due	54 92
Total liabilities	$1,954 92

RECEIPTS.

Cash on hand per last statement (not extended)	$296.22	
" received for fixed payments		$ 801 18
" " assessments of 1898		944 39
" " assessments prior to 1898		386 81
" borrowed money		1,500 00
" carpenters' risks, etc		5 00
Total receipts		$3,637 38

EXPENDITURE.

Expenses of management :

Amount paid for investigation of claims	$ 23 00
" salaries, directors' and auditors' fees	298 00
" stationery, printing and advertising	22 05
" postage	49 23
" rent	3 00
" statutory assessment and license	25 30
Total expenses of management	$420 58

Miscellaneous :

Amount paid for losses which occurred during 1898	2,898 65
" " rebate	28 15
" " for safe	123 70
Total expenditure	$3,471 08

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,520,940 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	934	$1,402,180 00
" new and renewed during 1898	379	571,250 00
Gross number during 1898	1,313	$1,973,430 00
Less expired and cancelled in 1898	292	452,490 00
Net risks in force 31st December, 1898	1,021	$1,520,940 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings.

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$53,046 39
Amount of all premium notes, after deducting all payments thereon and assessments levied	47,930 00
Amount of premium notes received during the year 1898	19,908 22

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

President—ALEX. S. MCKAY. | *Secretary*—JAMES MUNRO

Unassessed premium note capital, $40,033.51

ASSETS.

Cash on hand at head office		$ 197 34
Amount unpaid of assessments of 1898		123 20
" " " of prior years (not extended)	$ 41.96	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		40,033 51
Total assets		$ 40,354 05

RECEIPTS.

Cash at head office as per statement (not extended)	$ 204 00	
Cash received for assessments levied during 1898		$ 1,540 14
" " in prior years		157 42
" transfer fees		3 20
Cash borrowed		1,000 00
Total receipts		$ 2,700 76

EXPENDITURE.

Expenses of management:

Cash paid for law costs		$ 13 99
" travelling expenses		4 70
" commission		6 50
" investigation of claims		5 00
" printing, stationery, advertising		37 50
" statutory assessment and license		20 38
" rent		10 00
" salaries, directors and auditors' fees		309 10
" interest		17 50
" postage, telegrams and express		15 85
" all other expenses		12 80
Total expenses of management		$ 453 32
Cash paid for losses during 1898	$ 1,224.10	
" " of prior years	30.00	
		1,254 10
" repayment of loans		1,000 00
Total expenditure		$ 2 707 42

Currency of Risks.

Amount covered by Policies in force 31st December, 1898.

	One year.	Two years.	Three years.	Total.
Mutual	$2,560 00	$300 00	$1,099,030 00	$1,101 890 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	837	$1,068,985 00
Policies new and renewed during 1898	339	438,510 00
Gross number during 1898	1,176	$1,507,495 00
Less expired and cancelled in 1898	329	405,605 00
Net risks in force on mutual system 31st December, 1898	847	$1,101,890 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes and Undertakings

On Policies in force 31st December, 1898.

	One year. risks.	Two year. risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$110 00	$12 00	$43,073 00	$43,195 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	107 36	11 12	39,915 03	40,033 51
Amount of premium notes received during the year 1898	74 00	12 00	16,983 00	17,069 00

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

President—WM. LITTLE. *Secretary*—DUNCAN CAMPBELL.

Unassessed premium note capital, $30,415 15.

ASSETS.

Amount of cash on hand.—None.	
" unpaid assessments of 1898	$119 55
" " " prior years	143 09
" premium notes in force after deducting all payments thereon and assessments levied	30,415 15
Total assets	$30,677 79

LIABILITIES.

Amount due treasurer	$ 56 05
" of borrowed money	850 00
Total liabilities	$906 05

RECEIPTS.

Cash on hand at 31st December, 1897 (not extended)	$87.38	
" received for assessments levied in 1898		2,602 55
" " " " years prior to 1898		102 60
" borrowed		3,250 00
Total receipts		$5,955 15

EXPENDITURE.

Expenses of management:

Amount paid for commission		$235 75
" salaries, directors' and auditors' fees		198 50
" statutory assessment, license fee		23 37
" postage, etc		26 25
" printing, etc		55 00
" interest		63 37
" other expenses		16 70
Total expenses of management		$618 94
Amount paid for losses prior to 1898	$ 106 83	
" " during 1898	2,972 81	
		3,079 64
" repayment of loans		2,400 00
Total expenditure		$6,098 58

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year.	Two years.	Three years.	Total.
Mutual	$8,550 00	$10,750 00	$1,261,611 00	$1,280,911 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,203	$1,269,691 00
" new and renewed during 1898	472	478,340 00
Gross number during 1898	1,675	$1,748,031 00
Less expired and cancelled in 1898	367	467,120 00
Net risk in force 31st December, 1898	1,308	$1,280,911 00

Classification of Risks:

Farm and non hazardous

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$209 00	$382 50	$53,073 35	$53,664 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	.....	.....	.....	30,415 15
Amount of premium notes received during the year 1898	.....	.....	.....	20,037 95

WEST BRUCE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE.

Commenced business 3rd July, 1885.

President—ALEXANDER CAMPBELL. | *Secretary*—J. H. FLEMING.

Unassessed premium note capital, $15,231.06.

ASSETS.

Cash in treasurer's hands		$12 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied		15,231 06
" unpaid of assessments levied during 1898		306 24
" " " in prior years (not extended)	$636 22	
Total assets		$15,549 56

LIABILITIES.

Amount of borrowed money	$810 00
Total liabilities	$810 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$38 29	
" received for assessments levied during 1898		$1,452 94
" " " " before 1898		150 06
" " borrowed money		260 00
Total receipts		$1,863 00

EXPENDITURE.

Expenses of management:

Amount paid for law costs	$9 10
" commission	6 00
" investigation of claims	2 00
" postage, etc.	18 00
" statutory assessment and license	11 66
" printing, stationery and advertising	26 50
" interest	56 90
" salaries, directors' and auditors' fees	319 10
" rent and taxes	20 00
" fuel and light	3 00
Total expenses of management	$472 26
Amount paid for losses during 1898	$1,273 20
" in repayment of loan	50 00
" rebate	93 57
Total expenditure	$1,889 03

Currency of Risks.

Amount covered by Policies in force 31st December, 1898.

	Four years.
Mutual	$ 390,685 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	489	$ 456,290 00
" new and renewed during 1898	164	140,620 00
Gross number during 1898	653	$ 596,910 00
Less expired and cancelled in 1898	163	206,225 00
Net risks in force 31st December, 1898	490	$ 390,685 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 17,253 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	15,231 06
Amount of premium notes received during the year 1898	5,624 80

BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

Commenced business 5th September, 1896.

President—FRED'K MULLETT. | *Secretary*—JOHN JACKSON.

Unassessed premium note capital, $4,155 45.

ASSETS.

Actual cash on hand at head office	$127 14	
" in bank at Madoc	80 18	
		$ 207 32
Amount unpaid of fixed payments of 1898		48 89
" of notes less than one year overdue		51 98
" " more than " " (not extended)	$32.88	
" of premium notes in force after deducting all payments thereon and assessments levied		4,155 45
Total assets		$4,463 64

LIABILITIES.—None.

RECEIPTS.

Cash received for fixed payments of 1898	$419 38
" " " prior years	46 21
" " interest	7 75
Total receipts	$473 34

EXPENDITURE

Expenses of management:	
Cash paid for investigation of claims	$ 3 06
" printing, stationery and advertising	15 32
" statutory assessment and license fee	6 08
" postage and express	5 95
" agents' fees	94 25
Total expenses of management	$124 60
Miscellaneous:	
Losses which occurred in 1898	290 00
Cash paid for rebate	3 62
Total expenditure	$418 22

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three Years.
Mutual	$ 118,080 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	121	$ 75,450 00
Taken during 1898, new and renewed	78	46,280 00
Gross number during 1898	199	$121,730 00
Less expired and cancelled in 1898	7	3,650 00
Net risks in force 31st December, 1898	192	$118,080 00

Classification in Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force, 31st December, 1898.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$ 5,123 70
Amount of all premium notes on policies in force 31st December, 1898, after deducting all payments thereon and assessments levied	4,155 45
Amount of premium notes received during the year 1898	2,011 70

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

President—ADAM KELLER. | *Secretary*—GEO. HOPF.

Unassessed premium note capital, $75,606.44.

ASSETS.

Actual cash on hand at head office	$21 85
Amount unpaid of fixed payments of 1898	24 05
" " assessments of 1898	102 90
" of premium notes in force, after deducting all payments thereon and assessments levied	75,606 44
Total assets	$75,755 24

LIABILITIES.

Amount of supposed loss	$ 10 00
" borrowed money	300 00
" due manager for salary	60 00
" retained premiums	17 60
Total liabilities	$387 60

RECEIPTS.

Cash at head office and in bank, per last statement (not extended) $296.25	
Cash received for fixed payments of 1898	$791 96
" " prior years	27 40
" assessments levied in 1898	3,134 47
" " years prior to 1898	61 95
" interest	3 20
" borrowed money	1,200 00
" other sources	8 55
Total receipts	$5,227 53

EXPENDITURE.

Expenses of management:

Amount paid for interest	$25 00
" statutory assessment and license	32 72
" printing, stationery and advertising	38 75
" salaries, directors' and auditors' fees	167 00
" travelling expenses	2 00
" postage, telegrams and express	32 26
" investigation and adjustment of claims	21 50
" other expenses	3 00
Total expenses of management	$322 23
Amount paid for losses which occurred during 1898	4,261 40
" rebate	18 30
" re-payment of loans	900 00
Total expenditure	$5,501 93

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Two years.	Three years.	Four years.	Total.
Mutual.....	$2,350 00	$2,800 00	$11,670 00	$1,939,650 00	$1,956,470 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December,-1897.....	1,360	$1,926,485 00
" new and renewed during 1898	447	651,095 00
Gross number during 1898	1,807	$2.577,580 00
Less expired and cancelled in 1898	443	621,110 00
Net risks in force on mutual system 31st December, 1898.....	1,364	$1,956,470 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	$92 50	$86 00	$387 50	$80,910 00	$81,476 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	88 95	82 40	367 95	75,067 14	75,606 44
Amount of premium notes received during the year 1898.	92 50	58 00	219 60	26,454 50	26,824 00

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

President—ANDREW WAECHTER. | *Secretary*—JULIUS NOLL.

Unassessed premium note capital, $79,626.28.

ASSETS.

Amount of cash on hand at head office, 31st December, 1898..	$132 25	
" on deposit to Company's credit, 31st December, 1898, Merchants' Bank, Walkerton	1,473 37	
		$1,605 62
" of premium notes in force, after deducting all payments thereon and assessments levied.....		79,626 28
" unpaid assessments of 1898.....		147 61
" safe and letter press (not extended).....	$106.00	
Total assets		$81,379 51

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1897 (not extended)	$1,953.27	
Cash received as fixed payments of 1898		$1,671 76
" for assessments levied in 1898		1,758 63
" " " prior to 1898		20 20
" for interest		25 65
Total receipts		$3 476 24

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents.....	$328 59
" statutory assessment and license	33 39
" salaries, etc.....	421 75
" postage, telegrams and express.....	51 69
" printing and stationery.....	45 55
" investigation of claims	24 70
" rent and taxes.....	4 00
Total expenses of management	$ 909 67
Amount paid for losses prior to 1898	1,412 35
" in 1898.....	1,467 77
" rebate.....	34 10
Total expenditure.....	$3,823 89

Currency of Risks.

Amount of Policies in force 31st December, 1898.

	Three years.
Mutual	$2,472,824 00

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,739	$1,972,383 00
Policies new and renewed during 1898	979	1,194,516 00
Gross number during 1898	2,718	$3,166,899 00
Less expired and cancelled in 1898	610	694,075 00
Net risks in force on mutual system 31st December, 1898	2,108	$2,472,824 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings.

On Policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$86 387 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	79,626 28
Amount of premium notes received during the year 1898	41,515 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

President—JAMES GARDNER. *Secretary*—JAMES COCHRANE.

Unassessed premium note capital, $106,115.68.

ASSETS.

Cash at head office as at 31st December, 1898	$ 52 45	
" Farmers' Bank, Owen Sound	1,808 32	
		$ 1,860 77
Cash in agents' hands		479 30
Amount unpaid of assessments levied during 1898		814 02
" of notes or due bills less than one year overdue		92 24
" of premium notes in force, after deducting all payments thereon and assessments levied		106,115 68
Total assets		$109,362 01

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last year's statement (not extended)	None
Cash received as fixed payments of 1898	$2,886 54
" assessments levied in 1898	7,472 36
" " prior years	7,226 08
" interest	28 00
" from securities sold	880 50
" agents' balances	962 01
" refund from Division Court, etc	11 65
Total receipts	$19,467 14

EXPENDITURE.

Expenses of management:

Amount paid for law costs		$308 18
" interest		182 23
" investigation and adjustment of claims		82 25
" statutory assessment and license		83 43
" printing, stationery and advertising		275 56
" rent and taxes		8 00
" salaries, directors' and auditors' fees		817 75
" postage, telegrams and express		189 35
" other expenses		46 95
Total expenses of management		$1,993 70

Miscellaneous payments:

Cash paid for losses which occurred prior to 1898	$3,049 54	
" " " during 1898	7,372 07	
		10,421 61
" rebate		67 01
" in repayment of loans		4,206 80
" investments		880 50
" other expenditure		36 75
Total expenditure		$17,606 37

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Two years.	Three years.	Total.
Mutual	$6,615 00	$32,399 00	$5,135,170 00	$5,174,175 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	4,403	$5,448,673 00
Policies taken during 1898	1,340	1,608.635 00
Total number and amount in force 31st December, 1898	5,743	7,057.308 00
Deduct expired and cancelled in 1898	1,523	1,883,133 00
Net risks in force at 31st December, 1898	4,220	5,174,175 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$228 72	$738 14	$131,232 88	$132,199 74
Amount of all premium notes after deducting all payments thereon and assessments levied	185 69	636 73	105,293 26	106,115 68
Amount of premium notes received during the year 1898	.....	.....	.....	40,952 24

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

President—Wm. F. Sanderson. | *Secretary*—P. S. Armstrong.

Unassessed premium note capital, $22,802.42

Assets.

Amount of cash on hand at head office at 31st December, 1898		$120 01
Amount unpaid of assessments levied during 1898		288 39
" " " before 1898		163 40
Amount of premium notes in force after deducting all payments thereon and assessments levied		22,802 42
Total assets		$23,374 22

Liabilities.

Amount of borrowed money		$2,500 00
Total liabilities		$2,500 00

Receipts.

Cash at head office as per last statement (not extended)	$827.79	
Cash received for assessments levied in 1898		1,526 08
" " " prior to 1898		123 50
Total receipts		$1,649 58

Expenditure.

Expenses of management :

Amount paid for investigation of claims		$17 00
" interest		150 00
" statutory assessment and license		16 32
" salaries and directors' fees		54 00
" printing, stationery and advertising		18 75
" postage, etc		10 50
" travelling expenses		10 00
" other expenses		20 00
Total expenses of management		$296 57
Cash paid for losses which occurred during 1898		2,060 27
Total expenditure		$2,356 84

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$818,605 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	585	$786,636 00
" new and renewed during 1898	201	253,260 00
Gross number during 1898	786	$1,039,896 00
Less expired and cancelled in 1898	170	221,291 00
Net risks in force 31st December, 1898	616	$818,605 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$25,902 42
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,802 42
Amount of premium notes received during the year 1898	8,041 97

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business, 8th August, 1875.

President.—A. J. Ross. | *Secretary.*—Wm. McCallum.

Unassessed premium note capital, $11,432 63.

Assets

Cash on hand in head office		$ 56 21
Cash in agents' hands, acknowledged by them to be due and considered good.		18 13
Amount unpaid of fixed payments of 1898		161 42
" of prior years (not extended)	$45 38	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		11,396 63
Total assets		$11,632 39

Liabilities.

Amount of borrowed money	$144 00
Total	$144 00

Receipts.

Cash at head office, as per last statement (not extended)	$25.71	
Cash received as fixed payments of 1898		$897 03
" " " of prior years		166 91
" borrowed		674 00
Total receipts		$1,737 94

Expenditure.

Expenses of management :		
Amount paid for statutory assessment and license		$ 11 16
" printing, stationery, advertising and postage		32 62
" salaries, directors' and auditors' fees		130 00
" travelling expenses		3 84
" investigation of claims		7 00
" commission		30 75
" other expenses		9 50
Expenses of management		$224 87
Miscellaneous payments :		
Cash paid for losses which occurred in 1898		932 75
" rebate, etc		10 82
" repayment of loan		530 00
" re-insurance		9 00
Total expenditure		$1,707 44

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$419.755 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	336	$428 425 00
Policies taken during 1898, new and renewed	112	142,810 00
Gross number during 1898	448	$571,235 00
Deduct expired and cancelled in 1898	118	151,480 00
Net risks in force at 31st December, 1898	330	419.755 00

Classification of Risks :

Farm and non hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$12,592 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,432 63
Amount of premium notes received during the year 1898	4,284 30

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

President—WM DYNES. | *Secretary*—JAMES BROWN.

Unassessed premium note capital, $25,316.34.

ASSETS.

Cash on hand at head office	$ 216 25	
" in Union Bank, Shelburne	1,100 00	
		$ 1,316 25
" in agents' hands		61 61
Amount of premium notes in force after deducting all payments thereon and assessments levied		25,316 34
Total assets		$26,694 20

LIABILITIES.

Amount of adjusted loss	$200 00
Total liabilities	$200 00

RECEIPTS.

Cash in bank 31st December, 1897 (not extended)	$1,092.48	
Cash received as fixed payments of 1898		$1,631 88
" " of prior years		25 05
" transfer fee, etc		7 55
" in interest		37 95
Total receipts		$1,702 43

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	$ 8 40
" travelling expenses	13 70
" commission to agents	83 50
" rent	11 00
" statutory assessment and license fee	14 32
" printing, stationery and advertising	64 25
" salaries, directors' and auditors' fees	207 60
" postage, telegrams and express	26 00
" underwriters' fee	3 00
Total expenses of management	$431 77

Miscellaneous:

Amount paid for losses during 1898	1,335 55
" rebate	11 74
Total expenditure	$1,779 06

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$823,250 00

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	624	$647,500 00
Policies new and renewed during 1898	334	328,250 00
Gross number and amount during 1898	958	$975,750 00
Less expired and cancelled in 1898	161	152,500 00
Net risks in force on mutual system 31st December, 1898	797	$823,250 00

Classification of Risks:

Farm and non hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$28,601 23
Amount of all premium notes after deducting all payments thereon and assessments levied	25,316 34
Amount of premium notes received during the year 1898	11,405 50

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

President—ALEX. WOOD. *Secretary*—E. J. PEARSON.

Unassessed premium note capital, $102,717.77.

ASSETS.

Amount of cash on hand at head office—None.	
" unpaid of assessments levied in 1898	$ 761 22
" " " prior to 1898	116 60
" of premium notes in force, after deducting all payments thereon and assessments levied	102,717 77
Total assets	$103,595 59

LIABILITIES.

Amount of borrowed money	$ 648 00
" retained premiums	40 00
" agents' commission	35 00
" " fees	392 00
Total liabilities	$1 115 00

RECEIPTS.

Cash at head office as per last statement (not extended)	$995 50	
" received for assessments levied in 1898		$3,423 65
" " " " before 1898		523 63
" " borrowed		2,248 00
" " interest		4 87
" " retained premiums		47 00
" " agents' fees		392 00
Total receipts		$6,639 15

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment	$ 36 14
" printing, advertising, postage, etc	175 65
" rent and taxes	10 00
" salaries, directors' and auditors' fees	353 10
" investigation of claims	31 00
" interest	37 33
" travelling expenses	31 50
" other expenses	276 00
Expenses of management (*carried forward*)	$950 72

Expenses of management (*brought forward*)	$950 72
Miscellaneous payments :	
Cash paid for losses which occurred prior to 1898	$ 47 00
" " during 1898	5,033 75
Repayment of loans	1,600 00
Refund of assessments	6 84
Other payments	78 00
Total expenditure	$7,716 31

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$2,285,738 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,415	$2,163,992 00
" new and renewed during 1898	600	827,341 00
Gross number during 1898	2,015	$2,991,333 00
Less expired or cancelled in 1898	489	705,595 00
Net risks in force on mutual system 31st December, 1898	1,526	$2,285,738 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years
Amount of face of all premium notes held by Company and legally liable to assessment.	$107,456 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	102,717 77
Amount of premium notes received during the year 1898	39,697 55

SIMCOE COUNTY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KEENANSVILLE.

Commenced business 1st June, 1878.

President—GEO. C. MORROW. | *Secretary*—JOSEPH WRIGHT.

Unassessed premium note capital, $29,902.86.

ASSETS.

Actual cash on hand	$465 52
Amount unpaid of assessments of 1898	540 15
" of premium notes, after deducting all payments thereon and assessments levied	29,902 86
Total assets	$30,908 53

LIABILITIES.

Amount of adjusted losses	$ 45 00
" borrowed money	4,232 17
" interest	196 66
Total liabilities	$4 473 83

RECEIPTS.

Cash on hand as per last statement (not extended)	$227 58	
Cash received at taking of application		211 00
" for assessments levied in 1898		2 400 47
" " years prior to 1898		217 42
" borrowed money		2,916 50
" interest		7 71
" from other sources		19 99
Total receipts		$5,773 09

EXPENDITURE.

Expenses of management:

Amount paid for law costs	$125 01
" travelling expenses	25 65
" commission to agents	340 00
" investigation and adjustment of claims	25 50
" salaries, directors' and auditors' fees	336 65
" statutory assessment	13 39
" printing, stationery, advertising	53 75
" interest	80 35
" postage	40 44
" other expenses	14 00
Total expenses of management	$1,054 74

Miscellaneous payments:

Cash paid for losses which occurred prior to 1898	1,475 00
" " " during 1898	1,932 91
Repayment of loan	1,072 50
Total expenditure	$5.535 15

Currency of Risks

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$961,639 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	470	$583,431 00
" taken during 1898, new and renewed	723	633,880 00
Gross number and amount of risks during 1898	1,193	$1,217,311 00
Less expired and cancelled in 1898	199	255,672 00
Net risks in force 31st December, 1898	994	$961,639 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes and Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$33,682 86
Amount of all premium notes, after deducting all payments thereon and assessments levied	29,902 86
Amount of premium notes received during the year 1898	22,195 45

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

Commenced business 2nd May, 1877.

President—WILLIAM M. CORBETT. | *Secretary*—WM FRASER

Unassessed premium note capital, $8,469 90.

ASSETS

Amount of cash at head office	$160 84	
" " on deposit at Bank of Commerce, Parkhill	6 08	
		$ 166 92
" unpaid assessments levied during 1898		1,759 20
" notes or bills less than one year overdue		37 60
" premium notes in force after deducting all payments thereon and assessments levied		8,469 90
Total assets		$10,433 62

LIABILITIES.

Amount of adjusted loss	$1,405 00
Total liabilities	$1.405 00

RECEIPTS.

Cash at head office as per last statement (not extended)	$726.79	
Cash received as fixed payments of 1898		$693 20
" " " prior years		121 20
" assessments of 1898		961 95
" " prior years		2 10
" interest		3 63
Total receipts		$1,782 08

EXPENDITURE.

Expenses of management :

Amount paid for investigation of claims	$ 8 50
" statutory assessment and license	11 24
" postage	5 00
" salary, auditors' and directors' fees	95 00
" printing and stationery	20 00
" commission	51 00
" interest	5 31
Total expenses of management	$196 05

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	1,012 50
" " " during 1898	1,090 00
" rebate	43 40
Total expenditure	$2,341 95

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$465,350 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	424	$433,650 00
" new and renewed during 1898	110	119.400 00
Gross number during 1898	534	$553,050 00
Less expired or cancelled in 1898	95	87,700 00
Net risks in force on mutual system 31st December, 1898	439	$465,350 00

Classification of Risks:

Farm and non-hazardous

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$13,960 50
Amount of all premium notes after deducting all payments thereon and assessments levied	8,469 90
Amount of premium notes received during the year 1898	3,582 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MT. ELGIN.

Commenced business 18th May, 1887.

President—W NANCEKIVELL. | *Secretary*—T. R. MAYBERRY.

Unassessed premium note capital, $38,110.89.

ASSETS.

Cash at head office	$ 161 34	
" in Traders' Bank, Ingersoll	3,338 22	
		$3,499 56
Amount unpaid of fixed payments of 1898		91 06
" premium notes in force after deducting all payments thereon and assessments levied		38,110 89
Total assets		$41,701 51

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$2,411.81	
Cash received as fixed payments of 1898		$2,020 02
" " prior years		22 40
" for interest		67 96
" refund rent		2 00
Total receipts		$2,112 38

EXPENDITURE.

Expenses of management:

Amount paid for travelling expenses	$ 8 00
" investigation and adjustment of claims	6 00
" statutory assessment and license	19 73
" salaries, directors' and auditors' fees	287 90
" printing, stationery, advertising	44 55
" rent and taxes	5 00
" postage, etc	34 55
" other expenses	6 00
Total expenses of management	$411 73

Miscellaneous payments:

Cash paid for losses prior to 1898	175 00
" " during 1898	403 00
" rebate	34 90
Total expenditure	$1,024 63

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,188,806 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	596	$1,023,425 00
" new and renewed during 1898	288	479,946 00
Gross number during 1898	884	$1,503,371 00
Less expired and cancelled in 1898	192	314,565 00
Net risks in force on mutual system 31st December, 1898	692	$1,188,806 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$42,199 51
Amount of all premium notes after deducting all payments thereon and assessments levied	38,110 89
Amount of premium notes received during the year 1898	16,957 94

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

President.—JAMES TOLTON. — *Secretary.*—J. J. SCHUMACHER.

Unassessed premium note capital, $102,022.34.

ASSETS

Actual cash on hand at head office		$3 90
Amount unpaid of fixed payments of 1898		33 94
" prior years (not extended)	$143.76	
" assessments of years prior to 1898 (not extended)	81.53	
Amount of premium notes in force after deducting all payments thereon and assessments levied		102,022 34
Total assets		$102,060 18

LIABILITIES

Amount of adjusted losses	$2,138 00
" supposed or reported losses	400 00
Total	$2,538 00

RECEIPTS.

Cash on hand as per last statement (not extended)	$4.28	
Cash received for fixed payments of 1898		$5,387 84
" " " of prior years		85 66
" for assessments of prior years		8 39
" for interest		12 54
" for sundries		12 08
Total receipts		$5,506 51

EXPENDITURE.

Expenses of management:

Amount paid for law costs	$20 00
" commission	388 00
" rent and taxes	25 00
" statutory assessment and license fee	41 25
" salaries, directors' and auditors's fees	664 25
" printing, stationery and advertising	130 22
" postage, etc	56 29
" investigation of claims	68 65
Total expenses of management	$1,393 66

Miscellaneous:

Amount paid for losses which occurred prior to 1898	14 00
" " " in 1898	4,048 80
" rebate	50 43
Total expenditure	$5,506 89

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual..	$8,050.00	$13,900.00	$784,542.00	$2,196,565.00	$3,003,057.00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	2,180	$2,518,847 00
Policies taken during 1898, new and renewed	1,245	1,342,370 00
Gross number during 1898	3,425	$3,861,217 00
Less expired and cancelled in 1898	744	858,160 00
Net risks in force on mutual system, 31st December, 1898.	2,681	$3,003,057 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	281 00	482 00	27,599 00	85,830 00	114,192 00
Amount of all premium notes after deducting all payments thereon and assessments levied	261 65	446 40	25,004 56	76,309 73	102,022 34
Amount of premium notes received during the year 1898.	281 00	399 00	19,241 00	27,063 00	46,984 00

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

President—THOMAS ALLISON. *Secretary*—DAVID MCINTOSH

Unassessed premium note capital, $38,154.23.

ASSETS.

Cash on hand at head office	$ 211 61	
" deposit in Bank of Hamilton, Wingham	3,299 58	
		$3,511 19
Amount unpaid of assessments levied during 1898		301 35
" " " previous years		32 08
" of premium notes in force, after deducting all payments thereon and assessments levied		38,154 23
" other assets		
Total assets		$41,998 85

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$2,551.56	
Cash received for assessments levied in 1898		$1,321 96
" " years prior to 1898		410 92
" interest		72 90
Total receipts		$1,805 78

EXPENDITURE.

Expenses of management:

Amount paid for travelling expenses	$ 9 00
" investigation of claims	15 50
" postage	13 92
" statutory assessment and license	18 38
" salaries, directors' and auditors' fees	179 80
" printing, stationery and advertising	47 95
" rent and taxes	12 00
" caretaker	2 00
" other expenses	2 25
Total expenses of management	$300 80

Miscellaneous payments:

Cash paid for losses of 1898	322 00
" rebate	1 60
Total expenditure	$624 40

Currency of Risks

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,025,482 00

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	645	$929,843 00
Policies taken during 1898, new and renewed	305	445,855 00
Gross number and amount in force any time during 1898	950	$1,375,698 00
Deduct lapsed, expired and cancelled in 1898	238	350,216 00
Net risks in force 31st December, 1898	712	$1,025,482 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks
Amount of face of all premium notes held by Company, and legally liable to assessment	$41,019 28
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,154 23
Amount of premium notes received during the year 1898	17,834 20

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

President—JOHN R. MILLER. | *Secretary*—WM. S. MCKERCHER.

Unassessed premium note capital, $185,745.91.

ASSETS.

Cash in head office, including stamps	$104 70	
" Standard Bank, Harriston	3,392 00	
		$3,496 70
Amount unpaid of fixed payments of 1898		666 96
" fixed payments of prior years (not extended)	$159.15	
" assessments levied during 1898		85 93
" " in prior years (not extended)	$192.80	
Amount of premium notes in force after deducting all payments thereon and assessments levied		185,745 91
Total assets		$189,995 50

LIABILITIES.

Amount of adjusted loss	$402 00
Total liabilities	$402 00

RECEIPTS.

Cash at head office as per last statement (not extended)	$6,419.78	
Cash received as fixed payments of 1898		$7,135 99
" " " prior years		418 19
" for assessments levied in 1898		877 76
" " " years prior to 1898		227 90
" premiums retained, etc		85 62
" interest		164 10
Total receipts		$8,909 56

Expenditure.

Expenses of management:		
Amount paid to agents for commission		$416 00
" for investigation and adjustment of claims		174 50
" statutory assessment and license		63 81
" printing, stationery and advertising		109 45
" salaries, directors' and auditors' fees		791 10
" postage, telegrams and express		77 18
" rent		62 00
" travelling expenses		33 00
" sundries		8 30
Expenses of management		$1,735 34
Miscellaneous payments:		
Cash paid for losses which occurred before 1898	$ 3 50	
" " " during 1898	9,957 00	
		9,960 50
" for returned premiums		136 80
Total expenditure		$11,832 64

Currency of Risks

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$4,113,585 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	2,784	$4,085,880 00
" new and renewed during 1898	902	1 269,255 00
Gross number during 1898	3,686	$5,355,135 00
Less expired and cancelled during 1898	864	1,241,550 00
Net risks in force on mutual system 31st December, 1898	2,822	$4,113,585 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$205,679 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	185,745 91
Amount of premium notes received during the year 1898	63,462 75

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

President—ROBERT MILLER. | *Secretary*—GEORGE MILLER.

Unassessed premium note capital, $39,146.43.

ASSETS.

Cash on hand at head office	$143 88	
" in Bank of Hamilton, Jarvis	1,461 22	
		$1,605 10
" in agents' hands		30 00
Cash unpaid of fixed payments of 1898		55 72
" assessments of 1898		266 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied		39,146 43
Total assets		$41,104 24

LIABILITIES—None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended)	$299 64
Cash received at taking of applications	$234 00
" as fixed payments of 1898	807 05
" for assessments levied in 1898	3,251 30
" " " prior to 1898	167 27
" for interest	6 77
Total receipts	$4,466 39

EXPENDITURE.

Expenses of management:

Amount paid for interest	$57 62
" rent, taxes	2 50
" investigation and adjustment of claims	13 50
" statutory assessment and license	22 37
" printing and advertising	59 75
" salaries, directors' and auditors' fees	356 00
" postage, express and telegrams	14 50
" fuel and light	5 00
" travelling expenses	10 00
Total expenses of management	$541 24

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1898	$185 85	
" " " during 1898	1,228 44	
		1,714 29
" rebate		55 40
" repayment of loan		850 00
Total expenditure		$3,160 93

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.	Four years.	Total.
Mutual	$119,125 00	$1,031,404 00	$1,150,529 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	680	$1,206,850 00
" taken during 1898, new and renewed	240	406,996 00
Gross number during 1898	920	$1,613,846 00
Deduct expired and cancelled in 1898	261	463,317 00
Net risks in force 31st December, 1898	659	$1,150,529 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year. risks.	Four year. risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$3,674 71	$42,108 89	$45,783 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	2,603 97	36,542 46	39,146 43
Amount of premium notes received during the year 1898	.....	.....	16,616 97

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

President—EDWARD ROBERTS. | *Secretary*—EDWARD DANN, Bryanston, Ont.

Unassessed premium note capital, $36,446 95.

ASSETS.

Actual cash on hand at head office		
Cash in Canadian Savings and Loan Company, London	$ 102 95	
" Agricultural Savings and Loan Company	2,573 20	
		2,676 15
Amount unpaid of fixed payments of 1898		65 40
" of premium notes in force, after deducting all payments thereon and assessments levied		36,446 95
Total assets		$39,188 50

LIABILITIES.

Amount of agents' commission due	$2 00
Total liabilities	$2 00

RECEIPTS.

Cash on hand at head office (not extended)	$1,100.53	
Cash received for fixed payments of 1898		$2,698 43
" " " prior years		91 13
" interest		76 41
Total		$2,865 97

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	$195 00
" statutory assessment and license	24 69
" printing	24 25
" salaries, directors' and auditors' fees	329 50
" postage	18 41
" investigation of claims	8 00
Total expenses of management	$599 85

Miscellaneous payments:

Cash paid for losses during 1898	$622 11	
" " of prior years	20 00	
		642 11
" rebate		48 39
Total expenditure		$1,290 35

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,429,381 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	989	$1,368,412 00
Policies new and renewed during 1898	372	506,037 00
Gross number and amount during 1898	1,361	$1,874,449 00
Less expired or cancelled in 1898	324	445,068 00
Net risks in force 31st December, 1898	1,037	$1,429,381 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$43,129 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	36,446 95
Amount of premium notes received during the year 1898	15,253 05

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

President—WILLIAM LAMONT. | *Secretary*—HENRY EILBER, M.P.P.

Unassessed premium note capital, $105,359.16.

ASSETS.

Cash on deposit in Molson's Bank, Exeter	$ 6,101 64
Amount unpaid of assessments of 1898	213 09
Amount of premium notes in force, after deducting all payments thereon and assessments levied	105,359 16
Total assets	$111.673 89

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$1,107.85	
Cash received as fixed payments of 1898		$501 65
" for assessments levied in 1898		8,974 44
" " " prior years		7 85
" interest		18 13
" borrowed money		500 00
" salvage		30 00
Total receipts		$10,032 07

EXPENDITURE.

Expenses of management:

Amount paid for commission for collecting assessments	$ 179 10
" interest	7 50
" statutory assessment and license fee	45 49
" printing, stationery and advertising	99 25
" salaries, directors' and auditors' fees	322 20
" travelling expenses	9 85
" postage, telegrams and express	83 70
" investigation and adjustment of claims	33 35
" other expenses	5 25
Total expenses of management	$785 69

Miscellaneous payments:

Cash paid for losses which occurred during 1898	3 744 94
" rebate	7 65
" repayment of loans	500 00
Total expenditure	$5,038 28

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years
Mutual	$2,858,445 00

Movement in Risks.

Mutual System.

	Number	Amount
Policies in force 31st December, 1897	1,752	$2,813,120 00
Policies taken during 1898	561	973,770 00
Gross number during 1898	2,313	$3,786,890 00
Deduct cancelled in 1898	562	928,445 00
Net risks in force 31st December, 1898	1,751	$2,858,445 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$117,790 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	105,359 16
Amount of premium notes received during the year 1898	40,004 00

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

President—E. R. STONEHOUSE. | *Secretary*—JACOB MARSH.

Unassessed premium note capital, $19 610.00.

ASSETS.

Cash on hand	$ 1,329 99
Amount unpaid of fixed payments of 1898	62 18
Amount of premium notes in force, after deducting all payments thereon and assessments levied	19,610 00
Total assets	$21,002 17

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$419.49	
Cash received as fixed payments of 1898		$ 1,296 36
" of prior years		53 99
" as interest		35 00
Total receipts		$1,385 35

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license fee	$ 14 05
" printing and stationery	59 27
" salaries and directors' fees	151 00
" agents' commission	84 00
" investigation and adjustment of claims	7 00
Total expenses of management	$315 32

Miscellaneous payments :

Cash paid for losses which occurred during 1898	135 00
" rebate	19 03
" other expenditure	5 50
Total expenditure	$474 85

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$645,634 00

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	447	$629,324 00
" new and renewed during 1898	171	223,640 00
Gross number during 1898	618	852,964 00
Less expired and cancelled in 1898	167	207,330 00
Net risks in force on mutual system 31st December, 1898	451	645,634 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$25,825 36
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,610 00
Amount of premium notes received during the year 1898	8,945 60

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

President—G. H. CRYSLER. | *Secretary*—T. A. MOORE.

Unassessed premium note capital, $44,930.32.

ASSETS.

Cash in Molson's Bank, Simcoe	$150 58	
" treasurer's hands	58 59	
		$209 17
Amount of premium notes in force, after deducting all payments thereon and assessments levied		44,930 32
Amount unpaid of fixed payments of 1898		519 02
" " prior years (not extended)	$631 56	
" short date notes		97 60
" " (not extended)	$248.11	
" office furniture (not extended)	132.50	
Total assets		$45,756 11

LIABILITIES.

Amount of adjusted losses	$200 00
" money borrowed	3,600 00
" salaries and directors' fees, etc	159 10
Total liabilities	$3 959 10

RECEIPTS.

Amount of cash on hand 31st December, 1897 (not extended)	$191 41	
Cash received as fixed payments of 1898		$3,639 33
" " prior years		230 90
" transfer fees, etc		15 50
" refund agents' salary		3 52
Total receipts		$3,889 25

EXPENDITURE.

Expenses of management:

Amount paid for investigation and adjustment of claims	$25 25
" agents' salary	964 75
" printing, stationery and advertising	78 33
" statutory assessment and license	22 91
" salaries and auditors' fees	427 10
" postage, telegrams and express	18 15
" interest	213 15
" law costs	55 15
" other expenses	17 50
Expenses of management (*Carried forward*)	$1,822 29

Expenses of management (*brought forward*)		$1,822 29
Miscellaneous payments:		
Cash paid for losses which occurred during 1898	$1,740 02	
" " " prior to 1898	250 00	
		1,990 02
" rebate		44 18
" other expenditure		15 00
Total expenditure		$3 871 49

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.	Four years.	Total.
Mutual	$80,566 00	$1,295,130 00	$1,375,696 00

Movement in Risks

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	1,336	$1,244,365 00
Policies new and renewed during 1898	452	350,841 00
Gross number during 1898	1,788	$1,595,206 00
Less expired and cancelled in 1898	276	219,510 00
Net risks in force on mutual system 31st December, 1898	1,512	$1,375,696 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	$2,457 16	$52,066 72	$54,523 88
Amount of all premium notes, after deducting all payments made thereon and assessments levied	.....	.....	44,930 24
Amount of premium notes received during the year 1898	.....	.....	13,925 01

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

President—OSCAR MCMICHAEL. | *Secretary*—S. CUNNINGHAM.

Unassessed premium note capital, $35,305.22.

ASSETS.

Actual cash on hand at head office	$811 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied	35,305 22
Amount of fixed payments of 1898 still unpaid	19 02
Total assets	$36,135 57

LIABILITIES.

Amount of adjusted losses	$1,100 00
Borrowed money	1,500 00
Total	$2,600 00

RECEIPTS.

Cash at head office, as per last statement	$280.00	
" received at taking of application		$402 50
" " as fixed payments of 1898		1,963 74
" " " " prior years		6 08
" borrowed		1,500 00
" as extra premiums		2 33
Total receipts		$3,874 65

EXPENDITURE.

Expenses of management:

Amount paid for agents' salary	$241 50
" statutory assessment	21 62
" investigation of claims	8 80
" printing	22 40
" salaries, directors' and auditors' fees	329 10
" postage and stationery	20 26
Expenses of management	$643 68

Miscellaneous payments:

Amount paid for losses which occurred during 1898	2,682 12
" rebate	17 52
Total expenditure	$3,343 32

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,228,540 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	733	$1,155,160 00
" taken during 1898	322	507,685 00
Total number and amount in force 31st December, 1898	1,055	$1,662,845 00
Deduct expired and cancelled in 1898	276	434,305 00
Net risks in force at 31st December, 1898	779	$1,228,540 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$39,869 92
Amount of all premium notes after deducting all payments thereon and assessments levied	35,305 22
Amount of premium notes received during 1898	15,904 81

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

President—HENRY BULLER. *Secretary*—E. D. MITTON.

Unassessed premium note capital, $45,305 31.

ASSETS.

Township of Howard debentures		$1,036 15
Actual cash on hand at head office	$ 47 38	
Cash in Traders' Bank, Ridgetown	1,488 45	
		1,535 83
Cash in agents' hands		112 55
Amount of fixed payments of 1898 still unpaid		93 85
" prior years (not extended)	$65.60	
" premium notes in force after deducting all payments thereon and assessments levied		45,305 31
Total assets		$48,083 69

LIABILITIES.

Amount supposed loss	$587 00
Total	$587 00

RECEIPTS.

Cash on hand as per last statement (not extended)	$951.98	
Cash received as fixed payments of 1898		$3 472 92
" interest		31 17
" for debentures		1,512 85
" carpenters' risks		4 00
Total receipts		$5,020 94

EXPENDITURE.

Cash paid for salaries and directors' fees	$376 50
" statutory assessment and license fee	26 40
" printing, stationery and advertising	81 35
" postage, telegrams and express	62 74
" investigation of claims	24 00
" travelling expenses	20 00
" fee, Underwriters' Association	2 50
" lithographing new policies	27 50
Total expenses of management	$620 99
Miscellaneous payments :	
Cash paid for losses of 1898	3,644 50
" refund on cancelled policies	59 05
Total expenditure	$4,324 54

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,717,765 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,119	$1,487,240 00
" new and renewed during 1898	561	761,175 00
Gross number during 1898	1,680	2,248,415 00
Less expired and cancelled in 1898	405	530 650 00
Net risks in force 31st December, 1898	1 275	$1,717,765 00

Classification of Risks.

Farm and non hazardous

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years risk.
Amount of face of all premium notes held by Company, and legally liable to assessment	$51 532 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	45 305 31
Amount of premium notes received during the year 1898	22,835 25

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

President—JOHN T. ROGERS. | *Secretary*—W. A. GALBRAITH.

Unassessed premium note capital, $32,786 43.

ASSETS.

Cash on hand at head office		$ 50 78
Amount of fixed payments of 1898		241 70
" unpaid assessments levied prior to 1898 (not extended)	$1.90	
" unassessed premium note capital		32,786 43
Office safe (not extended)	$110.00	
Total assets		$ 33,078 91

LIABILITIES.

Amount of supposed loss	$ 400 00
" borrowed money	450 00
Total liabilities	$ 850 00

RECEIPTS.

Cash on hand at 31st December, 1897 (not extended)	$380 34	
Amount of cash received for fixed payments of 1898		$ 2,582 54
" " assessments levied prior to 1898		1 20
" " interest		55
" borrowed		450 00
Total receipts		$ 3,034 9

EXPENDITURE.

Expenses of management:

Amount paid for interest	$ 45 06
" postage, etc	37 25
" statutory assessment and license	22 34
" printing, stationery and advertising	40 00
" salaries, directors' and auditors' fees	173 00
" rent and taxes	2 00
" investigation of claims	3 00
Total expenses of management	$ 322 75

Miscellaneous payments:

Cash paid for losses which occurred during 1898	2,085 05
" rebate	31 05
" in repayment of loans	925 00
Total expenditure	$ 3,363 85

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$ 1,277,945 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	990	$ 1,204,945 00
" new and renewed during 1898	375	465 750 00
Gross number during 1898	1,365	$ 1,670,695 00
Deduct expired and cancelled in 1898	323	392 750 00
Net risk in force 31st December, 1898	1,042	$ 1,277,945 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 38,338 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,786 43
Amount of premium notes received during the year 1898	13,972 50

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

President—R. McCREDIE. | *Secretary*—H. N. HIBBARD.

Unassessed premium note capital, $45,998.24.

ASSETS.

Actual cash on hand at head office	$124 16	
" in bank	369 56	
		$493 72
Amount unpaid of fixed payments of 1898		88 14
" of premium notes in force, after deducting all payments thereon and assessments levied		45,998 24
Total assets		$46,580 10

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$1,738.80	
Cash received as fixed payments of 1898		$3,408 09
" " " prior years		17 74
" for interest		28 00
" for workmen's risk		2 45
Total receipts		$3 456 28

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 27 87
" printing, stationery and advertising	84 68
" salaries, directors' and auditors' fees	560 80
" postage, telegrams and express	16 90
" travelling expenses	14 30
" investigation of claims	17 70
" other expenses	5 50
Total expenses of management	$727 75

Miscellaneous payments:

Cash paid for losses during 1898	3,955 25
" rebate	14 36
" office furniture	4 00
Total expenditure	$4,701 36

Currency of Risks

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,705 911

Movement in Risks.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	1,208	$1,589,089 00
" new and renewed in 1898	554	719,506 00
Gross number during 1898	1,762	2,308,595 00
Less expired and cancelled during 1898	455	602,684 00
Net risks in force on mutual system 31st December, 1898	1,307	$1,705,911 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$52,341 21
Amount of all premium notes, after deducting all payments thereon and assessments levied	45,998 24
Amount of premium notes received during the year 1898	22,153 34

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

President—JOHN WATTERWORTH. | *Secretary*—A. P. MCDOUGALL.

Unassessed premium note capital, $20,661.46.

ASSETS.

Amount of cash on hand 31st December, 1898. *None.*			
" unpaid of fixed payments of 1898			$143 85
" prior fixed payments still unpaid (not extended)	$73.50		
" assessments of years prior to 1898 still unpaid (not extended)	26.64		
" premium notes in force, after deducting all payments thereon and assessments levied			20,661 46
" safe (not extended)	$65.00		
Total assets			$20,805 31

LIABILITIES

Amount of promissory note	$600 00
" interest accrued	16 25
" other liabilities	12 94
Total liabilities	$629 19

RECEIPTS.

Amount received from fixed payments of 1898	$1,466 05
" " " prior years	242 40
" from assessments of years prior to 1898	43 23
" transfer fee and carpenters' risks	3 75
" borrowed	250 00
Total receipts	$2,005 43

EXPENDITURE.

Amount paid for salaries, directors' and auditors' fees	$176 00
" investigation of claims	3 00
" printing, stationery, etc	23 71
" postage, etc	21 46
" statutory assessment and license	15 65
" rent and taxes	1 60
" travelling expenses	4 00
" interest	76 33
Total expenses of management	$321 75

Miscellaneous payments:

Amount paid for losses which occurred in 1898	978 65
" rebate	9 95
" repayment of loan	1,050 00
Total expenditure	$2,360 35

Currency of Risks.

Amount covered by policies in force 31st December, 1898

	Three years.
Mutual	$798,950 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	587	$740,485 00
Policies taken during 1898	284	342,840 00
Number during 1898	871	$1,083 325 00
Deduct expired and cancelled in 1898	248	284,375 00
Net risks in force 31st December, 1898	623	$798,950 00

Classification of Risks:

Farm and non hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$23,968 50
Amount of premium notes, after deducting all payments thereon and assessments levied	20,661 46
Amount of premium notes received during 1898	10,285 20

THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

President—A. A. Luton. | *Secretary*—Wm. H. Elliott.

Unassessed premium note capital, $26,141 17.

Assets.

Actual cash on hand at head office	$20 98	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	511 46	
		$532 44
Amount of premium notes in force, after deducting all payments thereon and assessments levied		26,141 17
Total assets		$26,673 61

Liabilities.—None.

Receipts.

Cash on hand as per last statement (not extended)	$152 62	
Cash received as fixed payments of 1898		$794 36
" for interest		9 39
" for transfer fees and engine licenses		24 00
Total receipts		$827 75

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license	$18 25
" printing and stationery	50 25
" salaries, directors' and auditors' fees	264 00
" fuel, light and rent	5 50
" investigation of claims	3 00
" postage	3 93
" other expenses	10
Total expenses of management	$345 03

Miscellaneous payments:

Cash paid for losses which occurred during 1898	79 63
" rebate	23 27
Total expenditure	$447 93

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year and over but under two years.	Two years and over but under three years.	Three years.	Total.
Mutual	$5,900	$5,745	$957,583	$969,228

Movement in Risks:

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	620	$920,841 00
Policies new and renewed during 1898	229	321,232 00
Gross number and amount during 1898	849	$1,242,073 00
Less expired and cancelled in 1898	187	272,845 00
Net risks in force 31st December, 1898	662	$969,228 00

Classification of Risks:

Farm and non hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year and over but under two year risks.	Two years and over but under three year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ c. 97 50	$ c. 158 11	$ c. 28,618 87	$ c 28,874 48
Amount of all premium notes after deducting all payments thereon and assessments levied	89 35	144 91	25,906 91	26,141 17
Amount of premium notes received during the year 1898	65 50	125 73	9,379 11	9,570 34

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

President—Wm. Young. | *Secretary*—Wm. E. Sawyer.

Unassessed premium note capital, $33,139.95

Assets.

Actual cash on hand at head office	$ 171 83	
" in Bank of Commerce, Strathroy	1,049 50	
		$ 1,221 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied		33,139 95
Amount of unpaid fixed payments of 1898		42 28
Total assets		$34,403 56

Liabilities.

Amount of adjusted loss	$ 5 00
" directors' fees unpaid	9 15
" of retained premium notes	86 76
Total liabilities	$100 91

Receipts.

Cash at head office as per last statement (not extended	$113 77	
Cash received at taking of application		$ 162 00
" as fixed payments of 1898		3,316 59
" assessments of prior years		16 11
" interest		39 08
" from other sources		1 50
Total receipts		$3,535 28

Expenditure.

Expenses of management:

Cash paid agents for fees	$162 00
" for salaries, directors' and auditors' fees	184 00
" travelling expenses	12 00
" statutory assessment and license fee	21 82
" printing, stationery and advertising	73 75
" investigation and adjustment of claims	11 00
" postage, etc	29 16
" other expenses	4 00
Total expenses of management	$497 73

Miscellaneous payments:

Cash paid for losses which occurred during 1898	1,373 66
" rebate	65 48
" in repayment of loan	490 85
Total expenditure	$2,427 72

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,246,338 00

Movement in Risks.

Mutual System.

	Number	Amount.
Policies in force 31st December, 1897	831	$1,167,949 00
Policies taken during 1898, new and renewed	324	461,658 00
Gross number during 1898	1 155	$1,629 607 00
Less expired and cancelled in 1898	292	383,269 00
Net risks in force 31st December, 1898	863	$1,246,338 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$37,420 14
Amount of all premium notes on policies in force 31st December, 1898, after deducting all payments thereon and assessments levied	33,139 95
Amount of premium notes received during the year 1898	13,849 74

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

President—S. CHARLTON. *Secretary*—D. D. YORK.

Unassessed premium note capital, $55,306.26.

ASSETS.

Cash on hand at head office	$ 158 19	
" deposit, Bank of Toronto, London	1,257 75	
" deposit in Traders' Bank, Aylmer	4,457 00	
		$5,872 94
Amount unpaid of fixed payments of 1898		234 82
" premium notes in force, after deducting all payments thereon and assessments levied		55,306 26
Total assets		$61,414 02

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$6,751 79	
Cash received as fixed payment of 1898		$1,528 99
" assessments levied in 1898		2,841 01
" assessments of prior years		4 60
" interest		189 59
Total receipts		$4,564 19

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents	$70 50
" travelling expenses	11 00
" printing and stationery	76 95
" statutory assessment and license	33 08
" rent	5 75
" salaries and auditors' fees	314 75
" postage	20 00
" other expenses	2 50
Total expenses of mangement	$534 53

Miscellaneous payments :

Cash paid for losses which occurred during 1898	4,852 07
" rebate	56 44
Total expenditure	$5,443 04

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three Years.
Mutual	$20,826 28

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,282	$1,951,363 00
" taken during 1898	535	790 790 00
Gross number during 1898	1,817	2,742,153 00
Deduct cancelled in 1898	424	659,525 00
Net risks in force 31st December, 1898	1,393	$2,082,628 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$62,478 84
Amount of all premium notes, after deducting all payments thereon and assessments levied	55,306 26
Amount of premium notes received during the year 1898	23,605 20

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

President.—DONALD TURNER. | *Secretary*—R. N. STAFFORD.

Unassessed premium note capital, $35,425.14.

ASSETS.

Cash on hand at head office	$ 18 51	
" deposit to Company's credit at Imperial Bank, St. Thomas	1,268 81	
		$1,287 32
Amount unpaid of assessments levied during 1898		518 93
Amount of premium notes in force, after deducting all payments thereon and assessments levied		35,425
Total assets		$37,231 39

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$1,340.47	
Cash received for assessments levied in 1898		$1,518 25
" " prior to 1898		377 05
" interest		24 75
Total receipts		$1,920 05

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 19 15
" printing and stationery	39 70
" salaries, directors' and auditors' fees	203 00
" postage, etc	12 75
" travelling expenses	10 00
" rent	4 00
Total expenses of management	$288 60

Miscellaneous payments:

Cash paid for losses which occurred during 1898	1 690 25
" rebate	4 35
Total expenditure	$1,973 20

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$1,022,490 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	608	$983,175 00
Policies taken during 1898	160	223,190 00
Gross number during 1898	768	$1,206,365 00
Less expired and cancelled in 1898	116	183,875 00
Net risks in force on mutual system 31st December, 1898	652	$1,022,490 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$40,899 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	35,425 14
Amount of premium notes received during the year 1898	8,927 60

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

Commenced business 27th March, 1875.

President—JOHN BELL. | *Secretary*—DAVID KETT.

Unassessed premium note capital, $14,847.24.

ASSETS.

Cash on hand at head office	$175 41
Cash in agents' hands	3 75
Amount of assessments prior to 1898 still unpaid	34 42
" premium notes in force after deducting all payments thereon and assessments levied	14,847 24
Total assets	$15,060 82

LIABILITIES —None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$165,42	
Cash received at taking of applications		$80 25
" for assessments levied prior to 1898		64 19
Total receipts		$144 44

EXPENDITURE.

Expenses of management :

Amount paid for fuel and light	$2 00
" statutory assessment and license fee	12 28
" printing, stationery and advertising	4 50
" salaries, directors' and auditors' fees	89 00
Total expenses of management	$107 78

Miscellaneous payments :

Cash paid for losses which occurred during 1898	26 67
Total expenditure	$134 45

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$508,495 00

Movament in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	322	$506,066 00
Policies new and renewed during 1898	115	188,840 00
Gross number during 1898	437	$694,906 00
Less expired and cancelled in 1898	114	186,411 00
Net risks in force on mutual system 31st December, 1898	323	$508,495 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$15,445 06
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,847 24
Amount of premium notes received during the year 1898	5,708 79

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

President—ARCH. McINTYRE. | *Secretary*—W. G. WILLOUGHBY.

Unassessed premium note capital, $74,490.07.

ASSETS.

Cash on hand, head office	$162 62	
Cash in Industrial Mortgage and Saving Co., Sarnia	1,207 90	
" Merchants Bank, Watford	100 77	
		1,471 29
Amount of short date notes, or due bills, less than one year overdue		875 36
" unpaid assessments of years prior to 1898 (not extended)	$261.39	
Amount of premium notes in force after deducting all payments thereon and assessments levied		74 490 07
Total assets		$76 836 72

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$931.48	
Cash received as fixed payments of 1898		$8,867 98
" for assessments levied prior to 1898		25 47
" for interest		32 21
" refunded commission and fees		3 00
Total receipts		$8,928 66

EXPENDITURE.

Expenses of management:	
Amount paid for travelling expenses	$ 8 00
" commission to agents	797 25
" statutory assessment	58 72
" printing, stationery and advertising	131 10
" salaries, directors' and auditors' fees	594 60
" postage, telegrams and express	86 61
" rent of hall	7 00
" investigation and adjustment of claims	68 80
" other expenses	10 20
Total expenses of management	$1,762 28
Miscellaneous payments:	
Cash paid for losses in 1898	6,393 55
" rebate	233 02
Total expenditure	$8,388 85

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$3,609,724

Movement in Risks:

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	3,157	$3,732,283 00
" new and renewed during 1898	1,062	1,217,858 00
Gross number and amount during 1898	4,219	$4,950,141 00
Less expired and cancelled in 1898	1,187	1,340,417 00
Net risks in force on mutual system 31st December, 1898	3,032	$3,609,724 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes and Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$108,278 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	74,490 07
Amount of premium notes received during the year 1898	33,417 33

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

President—NICHOLAS REICHELD. | *Secretary*—J. W. HOLMES, M.P.P

Unassessed premium note capital, $29,137.17.

ASSETS.

Actual cash on hand at head office	$44 69
Amount of premium notes in force, after deducting all payments thereon and assessments levied	29,137 17
Amount of cash in agents' hands	82 77
	$29,264 63

LIABILITIES.—None.

RECEIPTS.

Cash as per last statement (not extended)	$326.26	
" received at taking of applications		$36 75
" " as fixed payments of 1898		54 04
" assessments levied in 1898		935 42
Total receipts		$1,026 21

EXPENDITURE.

Expenses of management :

Amount paid for law costs	$5 00
" fuel	2 00
" statutory assessment and license	19 91
" printing, stationery and advertising	31 00
" salaries of directors' and auditors' fees	116 30
" postage, telegrams and express	11 57
" travelling expenses	3 00
Total expenses of management	$188 78

Miscellaneous payments :

Amount paid for losses which occurred in 1898	1,119 00
Total expenditure	$1,307 78

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$1,051,040 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	826	$1,036,255 00
Policies new and renewed during 1898	63	68,450 00
Gross number during 1898	889	$1,104,705 00
Less expired and cancelled in 1898	52	53,665 00
Net risks in force on mutual system 31st December, 1898	837	$1,051,040 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$41,743 73
Amount of all premium notes, after deducting all payments thereon and assessments levied	29,137 17
Amount of premium notes received during the year 1898	2,755 00

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

President—ROBERT WILKIE. | *Secretary*—THOS. C. RENWICK.

Unassessed premium note capital, $18,133.25

ASSETS.

Cash on hand at head office and in bank	$ 251 47
Amount of accrued interest	6 04
" premium notes in force, after deducting all payments thereon and assessments levied	18,133 25
" due bills less than one year overdue	87 03
" unpaid of assessments of 1898	34 61
Total assets	$18,512 40

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$180.54	
Cash received as fixed payments of 1898		$1,079 84
" " " prior years		64 04
" from assessments of 1898		896 62
" for interest		6 04
" borrowed money		1,250 00
" from other sources		2 80
Total receipts		$3,299 34

EXPENDITURE.

Expenses of management:

Cash paid for interest	$ 19 24
" rent and taxes	15 00
" travelling expenses	23 40
" investigation of claims	15 65
" salaries, directors' and auditors' fees	196 00
" postage, etc	26 50
" statutory assessment and license fee	13 85
" printing, stationery and advertising	39 25
" other expenses of management	6 00
Total expenses of management	$354 89

Miscellaneous payments:

Cash paid for losses during 1898	1,600 65
" in repayment of loan	1,250 00
" for rebate	22 87
Total expenditure	$3,228 41

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Two year risks.	Three year risks.	Total.
Mutual	$8,550	$8,200	$630,832	$747,582

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	521	$613 919 00
Policies new and renewed during 1898	174	197,320 00
Gross number during 1898	695	$811,239 00
Less expired and cancelled in 1898	134	163,657 00
Net risks in force on mutual system 31st December, 1898	561	$647,582 00

Classification of Risks

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$113 00	$200 43	$22,480 56	$22,793 99
Amount of all premium notes, after deducting all payments thereon and assessments levied	90 41	159 43	17,883 41	18,133 25
Amount of premium notes received during the year 1898	124 38	116 00	6,479 97	6,720 35

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK

Commenced business 15th April, 1875.

President—JAMES ASHER. | *Secretary*—F. A. NELLES.

Unassessed premium note capital, $25,784 00.

ASSETS.

Cash on hand at head office	$ 59 46	
Cash in Bank of Commerce, Cayuga	1,920 58	
Cash, stamps on hand	8 74	
		$ 1,988 78
Amount of assessments of 1898 still unpaid		225 46
" " years prior to 1898 still unpaid		22 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		25,784 00
Total assets		$28,021 04

LIABILITIES.—None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended). $376.15.	
Cash received for assessments levied in 1898	$2,585 61
" " prior to 1898	55 80
" interest	2 40
" transfer fees	6 50
Cash borrowed	300 00
Total receipts	$2,950 31

EXPENDITURE.

Expenses of management:

Amount paid for law costs	$ 10 00
" statutory assessment and license	17 61
" printing, stationery and advertising	40 87
" salaries, directors' and auditors' fees	266 70
" postage, etc	21 60
" travelling expenses	10 00
" interest	7 00
Total expenses of management	$373 78

Miscellaneous payments:

Amount paid for losses of 1898	663 90
" in repayment of loans	300 00
Total expenditure	$1,337 68

Currency of Risks.

Amount covered by policies in force at 31st December, 1898.

	Three years.
Mutual	$933,084

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	601	$ 876,299 00
Policies taken during 1898, new and renewed	286	459,980 00
Gross number during 1898	887	$1,336,279 00
Deduct expired and cancelled in 1898	260	403,195 00
Net risks in force at 31st December, 1898	627	$933,084 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$28,745 20
Amount of all premium notes after deducting all payments thereon and assessments levied	25,784 00
Amount of premium notes received during the year 1898	13,966 68

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

President—W. H. BEATTIE. | *Secretary*—JOHN H. ANDERSON.

Unassessed premium note capital, $39,666.33.

ASSETS.

Cash value of debentures		$ 10,000 00
Cash on hand at head office	$ 28 34	
" on deposit to the Company's credit, not drawn against, in the Canadian Trust and Loan Company, London	3,084 51	
London Loan and Savings Company, London	1,055 90	
Huron and Erie " "	796 86	
		4,965 61
Amount of premium notes in force after deducting all payments thereon and assessments levied		39,666 33
Total assets		$ 54,631 94

LIABILITIES.—None.

RECEIPTS.

Cash at head office and on deposit as per last statement (not extended)	$15,815.93	
Cash received as taking application		$ 139 76
" for fixed payments of 1893		2,721 18
" for interest		633 13
" for engine licenses		16 50
Total receipts		$ 3,510 57

EXPENDITURE.

Expenses of management.

Amount paid for rent	$ 3 00
" agents' fees	168 00
" investigation and adjustment of claims	54 00
" statutory assessment and license	25 07
" salaries, directors' and auditors' fees	494 00
" printing, stationery, advertising and postage	26 69
Total expenses of management	$ 770 76

Miscellaneous payments:

Cash paid for losses which occurred during 1898	3,507 27
" rebate	23 56
" sundries	59 30
Total expenditure	$ 4,360 89

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$ 1,387,017 50

Movement in Risks.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1897	876	$1,384,530 50
Policies new and renewed during 1898	418	672,520 00
Gross number during 1898	1,294	2,057,050 50
Deduct expired or cancelled in 1898	436	670,033 00
Net risks in force 31st December, 1898	858	$1,387,017 50

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$ 41,610 50
Amount of all premium notes, after deducting all payments thereon, and assessments levied	39,666 33
Amount of premium notes received during the year 1898	20,175 60

DOMINION MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, OWEN SOUND.

Commenced business, 29th March, 1877.

President—JESSE TRULL. | *Manager*—RICHARD J. DOYLE.

Unassessed premium note capital, $67,550 61.

ASSETS

Cash value of real estate, less incumbrances		$4,275 00
Actual cash on hand at head office	$104.10	
" in Bank of Hamilton	225.66	
		329 76
Amount of short date notes or due bills less than one year overdue		1,497 99
" unpaid of assessments levied in 1898		398 21
" " " prior to 1898		435 92
" " " (not extended)	$834.13	
" of premium notes in force, after deducting all payments thereon and assessments levied		67,550 61
" advanced to agents		56 31
" suits in Division Court (not extended)	$342 38	
" office furniture, fuel, etc. (not extended)	304.00	
" all other assets		89 84
Total assets		$74,633 64

LIABILITIES.

Amount of losses adjusted	$2,125 97
" borrowed money	9,550 00
" salary	406 86
" sundry accounts	433 05
Total liabilities	$12,515 88

* The Company has (pursuant to R. S. O. 1897 c. 203, s. 182 (1)) given public notice dated 13th September, 1899, of voluntary liquidation (F. p. 557); and of ceasing to take contracts of insurances as from the said date.

Receipts.

Cash at head office, as at 31st December, 1897 (not extended)	$429.06	
Cash received as fixed payments of 1898		$4,706 51
" for assessments levied in 1898		2,400 48
" " prior to 1898		1,471 27
" for interest		82 05
" fees and extra risks, etc		16 97
" borrowed money		7,050 00
" bills receivable		116 04
" other sources		148 53
Total receipts		$15,991 85

Expenditure.

Expenses of management :

Amount paid for commission	$ 547 25
" law costs	705 56
" investigation and adjustment of claims and inspection of agencies	1,598 26
" statutory assessment and license	63 20
" printing, stationery and advertising	873 10
" taxes and insurance	104 03
" salaries, directors' and auditors' fees	2,838 69
" travelling expenses	18 55
" postage, telegrams and telephone	279 64
" fuel, light and other expenses	219 40
" interest, discount and exchange	361 96
Total expenses of management	$7,609 64

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	$1,842 83	
" " " during 1898	6,271 84	
		8,114 67
" rebate		139 77
" repayment of loans		182 23
" sundry other payments		44 84
Total expenditure		$16,091 15

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Two years.	Three years.	Four years.	Total.
Mutual	$8,950	$14,500	$790,257	$2,866,141	$3,679,848
Re-insurance	.....	.....	5,750	.....	5,750
Net amount at risk	$8,950	$14,500	$784,507	$2,866,141	$3,674,098

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	3,496	$4,043,905
Policies taken during 1898	532	429,298
Gross number in force any time during 1898	4,028	$4,473,203
Less expired and cancelled during 1898	832	793,355
Net risks in force 31st December, 1898	3,196	$3,679,848

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year risk.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by company, and legally liable to assessment	$287 50	$460 25	$33,213 93	$86,453 67	$120,415 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	242 71	437 08	21,944 77	44,926 05	67,550 61
Amount of premium notes received during the year 1898	260 50	247 25	7,532 03	4,871 39	12,911 17

FARMER'S UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

President—JOHNSON ELLIS | *Secretary*—R. G. CORNEIL.

Unassessed premium note capital, $32,937 61.

ASSETS.

Actual cash on hand at head office	$ 1 10	
" in Bank of Montreal, Lindsay	2,738 34	
		$2,739 44
Amount of short date notes less than one year overdue		583 46
" premium notes in force after deducting all payments thereon and assessments levied	$32,937 61	
Less residue of premium notes given for re-insurance	151 00	
		32,786 41
Total assets		$36,109 31

LIABILITIES.

Amount due secretary	$8 33
Total liabilities	$8 33

RECEIPTS.

Cash on hand, as per last statement (not extended)	$1,191.74	
Cash received for membership fees		$447 50
" fixed payments of 1898		3,128 95
" from due bills		321 85
" for interest		18 65
" for transfer fees, etc		15 33
Total receipts		$3,932 28

Expenditure.

Expenses of management :

Cash paid for investigation of claims	$ 28 65
" commission to agents	876 40
" statutory assessment and license fee	17 42
" rent and taxes	33 00
" salaries, directors' and auditors' fees	272 90
" printing, stationery and advertising	74 29
" postage, telegrams and express	30 15
" law costs	1 00
Total expenses of management	$1,333 81

Miscellaneous :

Amount paid for losses which occurred during 1898	919 47
" rebate	97 28
" re-insurance	34 02
Total expenditure	$2,384 58

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year.	Two years.	Three years.	Total.
Mutual	$5,400	$13,750	$1,173,975	$1,191,125
Less re-insured			5,400	5,400
Net risks carried at 31st December, 1898.	$3,400	$13,750	$1,168,575	$1,185,725

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	808	$857,060
Policies new and renewed during 1898	543	533,845
Gross number during 1898	1,351	$1,390,905
Less expired or cancelled in 1898	189	199,780
Net risks in force on mutual system 31st December, 1898..	1,162	$1,191,125

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force, 31*st December*, 1898.

	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$48,498 71
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,937 61
Amount of premium notes received during the year 1898	18,444 45

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLUMBUS.

Commenced business, 19th August, 1895

President—Wm. Smith. | *Secretary*—Wm. Purves

Unassessed premium note capital, $41,335.35.

Assets.

Actual cash on hand at head office	$	188 09
Amount unpaid of fixed payments of 1898		211 09
" unpaid of assessments of 1898		100 07
" of premium notes in force after deducting all payments thereon and assessments levied		40,150 06
Total assets	$	40,649 31

Liabilities.

Amount of supposed losses	$	800 00
" due agents		3 75
Total	$	803 75

Receipts.

Cash received as application fees	$	3 00
" fixed payments of 1898		2,363 57
" " prior years		81 90
" assessments of 1898		1,549 37
" " prior years		32 51
" extra risks		3 25
Total receipts	$	4,033 60

Expenditure.

Expenses of management:

Cash paid for agents' commission	$	597 50
" salaries, directors' and auditors' fees		459 00
" statutory assessment and license fee		22 00
" printing, stationery and advertising		75 49
" postage, telegrams and express		47 84
" premium treasurer's bond		10 00
" rent, taxes		6 00
Total expenses of management	$	1,217 83

Miscellaneous:

Cash paid for losses during 1898		3,071 25
" rebate		45 13
Total expenditure	$	4,334 21

Currency of Risks.

Amount covered by Policies in force 31st December, 1898.

	One year or less.	Two years.	Three years.	Total.
Mutual	$17,050	$5,850	$1,487,121	$1,510,021
Less amount re insured	.....	....	43,662	43,662
Net risks carried at 31st December, 1898	$17,050	$5,850	$1,443,459	$1,466,359

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,005	$1,181,058 00
Policies new and renewed during 1898	496	538,941 00
Gross number during 1898	1,501	$1,719,999 00
Less expired and cancelled in 1898	216	209,978 00
Net risks in force on mutual system 31st December, 1898	1,285	$1,510,021 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings.

On policies in force 31st December, 1898.

	One year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$557 39	$190 62	$48,474 26	$49,222 27
Amount of all premium notes after deducting all payments thereon and assessments levied	501 69	173 40	40,660 26	41,335 35
Amount of premium notes received during the year 1898	557 39	42 25	16,983 80	17,583 44

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

President—Wm Lees | *Secretary*—George Ritchie.

Unassessed premium note capital, $31,444.99.

Assets.

Actual cash in treasurer's hands	$ 20 00	
Cash in Merchant's Bank, Perth	925 18	
		$ 945 18
Amount unpaid of instalments of 1898		54 90
" " of prior years (not extended)	$32.67	
" premium notes in force after deducting all payments thereon and assessments levied		31,444 99
Total assets		$32,445 07

Liabilities.—None.

Receipts.

Cash received as fixed payments of 1898	$2,403 70
" " " of prior years	48 57
" rebate of rent	12 00
Total receipts	$2,464 27

Expenditure

Expenses of management:

Cash paid for interest	$ 1 00
" statutory assessment	11 36
" rent and taxes	74 00
" commission to agents	549 75
" fuel and light	1 40
" investigation of claims	10 45
" travelling expenses	21 90
" salaries, directors' and auditors' fees	302 97
" printing, stationery and advertising	71 26
" postage and telegrams	32 48
Total expenses of management	$1,076 57

Miscellaneous:

Cash paid for losses of years prior to 1898	$ 5 00	
" " during 1898	365 10	
		370 10
" for rebate		15 51
" for repayment of loans		100 00
Total expenditure		$1,562 18

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$975,422 00

Movement in Risks.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	478	$ 442,120 00
Policies taken during 1898	614	560,075 00
Gross number in force on mutual system 31st December, 1898	1,092	$1,002,195 00
Less expired and cancelled in 1898	29	26,773 00
Net risks in force 31st December, 1898	1,063	$975,422 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$33,897 26
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,444 99
Amount of premium notes received during the year 1898	21,516 94

MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

Commenced business 25th March, 1895.

President—W. HAMILTON. | *Secretary*—A. D. WILLIAMS.

Unassessed premium note capital, $27,456.71.

ASSETS.

Actual cash on deposit with I. J. Gould & Bros., Bankers, Uxbridge, $1,121.08		
" in Dominion Bank	" 1,089.48	
		$2,210 56
" in agents' hand		118 79
Amount of fixed payments of 1898 unpaid		242 55
" premium notes in force after deducting all payments thereon and assessments levied	$27,456 71	
" less residue of premium notes given for re-insurance	350 93	
		27,105 78
" notes or due bills less than one year overdue		114 65
" due from other companies for re-insurance		38 78
Total assets		$29,831 11

LIABILITIES.

Amount due for salaries and printing	$164 30
" of supposed losses	5 00
Total liabilities	$169 30

RECEIPTS.

Cash received for fixed payments	$2,749 39
" as interest	89 48
Total receipts	$2,838 87

Expenditure.

Expenses of management :

Cash paid for investigation of claims		$18 03
" agents' commission		380 21
" rent		40 00
" fuel and light		9 78
" statutory assessment and license fee		19 73
" salaries, directors' and auditors' fees		131 40
" printing, advertising and stationery		100 45
" postage and telegrams		15 75
" interest		11 94
Total expenses of management		$727 29

Miscellaneous :

Cash paid for losses which occurred prior to 1898	$831 60	
" " " during 1898	308 00	
		$1,139 60
" sundries		18 39
Total expenditure		$1,885 28

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,076,232
Less re-insured	13,700
Net amount in force 31st December, 1898	$1,062,532

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	874	$1,016,012
Policies new and renewed during 1898	409	486,510
Gross number during 1898	1,283	$1,502,522
Less expired or cancelled in 1898	383	426,290
Net risks in force on mutual system 31st December, 1898	900	$1,076,232

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$34,920 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	27,456 71
Amount of premium notes received during the year 1898	15,833 28
" " given by company for re-insurance	350 93

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PARIS.

Commenced business 27th May 1861.

President—JOSEPH MCINTYRE. | *Secretary*—WM. TURNBULL.

Unassessed Premium note capital $127,027.49.

ASSETS.

Cash on hand head office	$ 46 08	
" in Bank of Commerce, Paris	186 93	
		$ 233 01
Amount of assessment of 1898 unpaid		3,675 73
" " prior years (not extended)	$434.62	
" premiums notes in force, after deducting all payments thereon and assessments levied		127 027 49
Total assets		$130,936 23

LIABILITIES.

Amount of interest due	$ 14 92
" borrowed money	5,800 00
" losses adjusted	600 00
" " supposed	325 00
Total liabilities	$6 739 92

RECEIPTS.

Cash on hand, as per last statement (not extended)	$9.06	
" received for assessments levied in 1898		$13 495 39
" " " " prior to 1898		1,949 40
" " borrowed money		13,800 00
" " cancelled policies		97 70
Total receipts		$29.342 49

EXPENDITURE.

Expenses of management:		
Amount paid for fuel and light		$ 1 38
" travelling expenses		16 00
" commission		879 67
" investigation and adjustment of claims		100 70
" interest		518 68
" statutory assessment and license		75 10
" printing and advertising		31 00
" rent and taxes		50 00
" salaries, directors' and auditors' fees		900 20
" postage, telegrams, express and stationery		84 46
" other expenses		23 40
Total expenses of management		$2,680 59
Miscellaneous payments:		
Cash paid for losses which occurred during 1898	$13,637 95	
" " " prior to 1898	200 00	
		13,837 95
" in repayment of loan		12,600 00
Total expenditure		$29,118 54

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$4,952 512 00

Movement in Risks.

Mutual System.

	Number	Amount.
Policies in force 31st December, 1897	3,325	$4,870 471 00
" taken during 1898, new and renewed	560	727,125 00
Gross number and amount of risks during 1898	3,885	$5,597,596 00
Less expired and cancelled in 1898	503	645 084 00
Net risks in force 31st December, 1898	3,382	$4,952,512 00

Classification of Risks :

Farm and non-hazardous

Premium Notes or Undertakings

On Policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$145,791 37
Amount of all premium notes, after deducting all payments thereon and assessments levied	127,027 49
Amount of premium notes received during the year 1898	21 845 10

SCOTT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SANDFORD.

Commenced business 28th September, 1895.

President—JOHN THOMPSON. | *Secretary*—WM. NELSON.

Unassessed premium note capital, $7,777.60.

ASSETS.

Cash on hand at head office	$25 49	
Cash in Bank, Uxbridge	525 85	
		$551 34
Amount of short date notes less than one year overdue		10 50
" premium notes after deducting all payments thereon and assessments levied		7,777 60
Total assets		$8,339 44

LIABILITIES.—None.

RECEIPTS.

Actual cash on hand as per last statement (not extended)	$576 64	
Cash received as fixed payments for 1898		$779 95
" for interest		14 20
Total receipts		$794 15

EXPENDITURE.

Cash paid for investigation and adjustment of claims	$2 00
" agents' commission	52 00
" salaries, directors' and auditors' fees	130 66
" statutory assessment and license fee	9 54
" rent	5 00
" printing	15 00
" postage	7 75
Total expenses of management	$221 95

Miscellaneous:

Cash paid for losses of 1898	600 00
Total expenditure	$821 95

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Two years.	Three years.	Total.
Mutual	$16,000	$313,125	$314,725

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	273	$315 900
Policies taken in 1898, new and renewed	87	94,975
Gross number during 1898	360	$410,875
Deduct expired and cancelled in 1898	83	96,150
Net risks in force 31st December, 1898	277	$314,725

Classification of Risks:

All non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$47 00	$9,381 75	$9,428 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	39 00	7,738 60	7,777 60
Amount of premium notes received during the year 1898	.....	2,849 25	2,849 25

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYR

Commenced business 13th December, 1893.

President—WILLIAM HALL | *Secretary*—JOSEPH WRIGLEY

Unassessed premium note capital, $63,731.27.

ASSETS.

Actual cash on hand 31st December, 1898	$ 618 62
Amount unpaid of assessments of 1898	20 90
" " policy fees of 1898	2 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	63,731 27
Total assets	$64,372 79

LIABILITIES.—None.

RECEIPTS

Cash on hand December 31st 1897 (not extended)	$580.73	
Cash received for fees		$ 167 00
" assessments of 1898		1,688 04
" " prior years		31 08
" borrowed		700 00
" for interest		5 24
Total receipts		$2,591 36

EXPENDITURE.

Expenses of management :

Amount paid for interest	$ 11 70
" statutory assessment and license	23 64
" rent	2 00
" salaries, directors' and auditors' fees	442 85
" printing, stationery, etc	62 90
" postage, etc	9 75
" expenses attending Underwriters' Association	6 50
" fee Underwriters' Association	2 50
Total expenses of management	$561 84

Miscellaneous :

Amount paid for losses which occurred during 1898	1,291 63
" in repayment of loans	700 00
Total expenditure	$2,553 47

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,523,535 00

Movement in Risks.

	Number.	Amount.
Policies in force 31st December, 1897	498	$1,295,060 00
Policies taken during 1898	202	481,475 00
Gross number and amount in force 31st December, 1898	700	$1,776,535 00
Less expired and cancelled in 1898	116	253 000 00
Net risks in force 31st December, 1898	584	$1,523,535 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$66,379 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	63,731 27
Amount of all premium notes received during the year 1898	21,195 00

RENFREW FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RENFREW, ONT.

Commenced business 9th June, 1898

President—JOHN MCGREGOR | *Secretary*—FRANK LEONARD.

Unassessed premium note capital, $4,646.21.

ASSETS.

Cash on hand at head office	$ 5 76	
Cash in Bank of Ottawa, Renfrew	617 20	
		$622 96
Amount unpaid of fixed payments of 1898		146 59
Amount of notes less than one year overdue		130 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		4 646 21
Total assets		$5 546 01

LIABILITIES.—None.

RECEIPTS.

Cash received for fixed payments of 1898	$875 18
Cash borrowed	25 00
Total receipts	$900 18

EXPENDITURE.

Expenses of management:

Cash paid for interest	$27 50
" salaries, directors' and auditors' fees	133 50
" printing, stationery and advertising	70 35
" postage, telegrams and express	5 52
Total expenses of management	$236 87

Miscellaneous payments:

Cash paid in repayment of loan	25 00
" for office furniture	15 10
" for sundries	25
Total expenditure	$277 22

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$168,625 00

Movement in Risks

	Number.	Amount.
Policies taken during 1898	200	$168,625 00
Deduct expired and cancelled during 1898—*None.*		
Net risks in force 31st December, 1898	200	168,625 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$5,798 23
Residue of premium notes, after deducting all fixed payments thereon and assessments levied	4 646 21
Amount of premium notes received during the year 1898	5,798 23

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business November, 1863.

President—Geo. H. Mills. | *Secretary*—W. R. Stuart.

Unassessed premium note capital, $50,655.64.

Assets.

Cash on hand at head office	$38 18	
" in Bank of Hamilton, Hamilton	112 05	
		$150 23
Amount unpaid of fixed payments of 1898		1,307 21
" of short date notes or due bills less than one year overdue		598 95
" " " " one year or more overdue (not extended)	$254 90	
" of premium notes in force, after deducting all payments thereon and assessments levied		50,655 64
" office furniture and safe (not extended)	$285.59	
Total assets		$52,712 03

Liabilities.

Amount of borrowed money	$4,300 00
Deposit for future assessments	138 62
Agency	95 70
All other liabilities	123 67
Total liabilities	$4,657 99

Receipts.

Cash at head office as per last statement (not extended)	$607.94	
" received as membership fees, not being part payment of premium notes		$310 80
" " for fixed payments of 1898		5,049 62
" " bills receivable (first payments)		1,605 11
" " carpenters' risks and transfer fees		20 22
" " deposit for future assessment		17 55
" " borrowed money		300 00
" " additional premiums		23 25
" " other sources		7 91
Total receipts		$7,334 46

Expenditure.

Expenses of management:

Amount paid for interest	$ 274 85
" commission	649 08
" investigation and adjustment of claims	18 50
" printing, stationery and advertising	165 35
" rent and taxes	381 86
" salaries, directors' and auditors' fees	2,817 96
" postage, telegrams and express	49 85
" fuel and light	37 30
" statutory assessment and license fee	24 91
" other expenses	100 46
Total expenses of management	$4,520 12

Miscellaneous payments:

Cash paid for losses which occurred during 1898	1,111 47
" furniture	95 23
" rebate	45 99
" deposited in court	2,070 40
Total expenditure	$7,843 21

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$1,367,562 00

Movement in Risks:

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	1,118	$1,383,292 00
" new and renewed during 1898	344	478,440 00
Gross number during 1898	1,462	$1,861,732 00
Less expired and cancelled in 1898	370	494,170 00
Net risks in force on mutual system 31st December, 1898	1,092	$1,367,562 00

Classification of Risks:

General Fire Insurance.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$63,658 69
Amount of all premium notes, after deducting all payments thereon and assessments levied	50,655 64
Amount of premium notes received during the year 1898	22,361 50

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

President—WILLIAM SNIDER. | *Secretary*—SENECA JONES.

Unassessed premium note capital, $47,589.45.

ASSETS

Cash value of mortgages		$44,900 00
" debentures		1,000 00
Actual cash on hand at head office	$244 77	
Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton, at Hamilton	11,904 43	
		12,149 20
Amount unpaid of premium notes in force, after deducting all payments thereon and assessments levied	$47,589 45	
Less residue of premium notes given by Company for re-insurance	1,222 75	
		46,366 70
Amount unpaid of fixed payments of 1898		57 60
" accrued interest		1,126 77
Total assets		$105,600 27

LIABILITIES —None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended)	$23,472.23	
Cash received as fixed payments of 1898		$15,848 85
" due in prior years		357 50
" interest		2,517 56
" fees, etc		17 20
" from investments (not extended)	$3,600	
Total receipts		$18,741 11

Expenditure.

Expenses of management :

Amount paid for statutory assessment		$ 14 36
"	printing, stationery and advertising	51 33
"	salaries, directors' and auditors' fees	2 295 36
"	postage, telegrams and express	55 07
"	travelling expenses	187 15
"	rent	200 00
"	law costs	5 00
"	other expenses	62 67
"	investigation of claims	5 00
Total expenses of management		$2 875 94

Miscellaneous payments :

Cash paid for losses which occurred during 1898			12,636 70
"	rebate		289 83
"	re-insurance		452 25
"	dividends to policy holders		1,409 42
"	for investments (not extended)	$16,000.00	
Total expenditure			$17,664 14

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Three years.	Total.
Mutual	$2,500	$630,100	$632,600
Re-insurance :			
Mutual	....	16,400	16,400
Net risks in force at 31st December, 1898	$2,500	$613,700	$616,200

Movement in Risks.

Mutual System.

	Number	Amount.
Policies in force 31st December, 1897	264	$650.750
Policies new and renewed during 1898	95	236 650
Gross number during 1898	359	$887,400
Less expired and cancelled in 1898	104	254 800
Net risks in force on mutual system 31st December, 1898	255	$632,600

Classification of Risks:

Manufacturing.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year or less.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$18 00	$78,607 25	$78,625 25
Amount of all premium notes after deducting all payments thereon and assessments levied	50	.....	47,589 45
Amount of premium notes received during the year 1898	.....	.....	28,786 50
Residue of premium notes given for re-insurance	.....	.....	1,222 75

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

President—GEORGE CHEYNE. | *Secretary*—LUTHER CHEYNE.

Unassessed premium note capital, $127,840.33.

ASSETS

Cash on hand at head office	$ 412 30	
" in Dominion Bank, Brampton	6,673 34	
Stamps on hand	57 00	
		$ 7,142 64
Amount unpaid of fixed payments of 1898		1,056 95
Amount due in prior years (not extended)	$1,163.36	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		127,840 33
Amount of office furniture (not extended)	$225 00	
Total assets		$136,039 92

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$3,915 28	
Cash received as fixed payments of 1898		$11,841 66
" " prior years		765 46
" for interest		132 70
" retained for assessments		9 42
" carpenters' risks		3 00
" agents' balances		24 52
Total receipts		$ 12,776 76

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	$ 475 63
" investigation and adjustment of claims	116 45
" statutory assessment	76 18
" printing and advertising	226 85
" salaries, directors' and auditors' fees	1,547 10
" postage	137 52
" fuel and light	18 40
" rent and taxes	104 50
" law costs	15 10
" other expenses	72 57
Total expenses of management	$ 2,790 30
Miscellaneous payments:	
Cash paid for losses which occurred during 1898	6,577 69
" rebate	181 41
Total expenditure	$ 9,549 40

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	$4,769,674

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	3,183	$4,945,069
Policies new and renewed during 1898	945	1,530,095
Gross number during 1898	4,128	$6,475,164
Less expired and cancelled in 1898	984	1,705,490
Net risks in force on mutual system 31st December, 1898	3,144	$4,769,674

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$160,249 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	127,840 33
Amount of premium notes received during the year 1898	52,188 20

YORK MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, 157 BAY STREET, TORONTO.

Commenced business 4th April, 1896.

President—W. J. HILL, M.P.P. | *Secretary*—J. G. WILGAR.

Unassessed premium note capital, $45,462.57.

ASSETS.

Actual cash on hand at head office	$ 119 21	
" in Dominion Bank, Market Branch	2,135 43	
		$2,254 64
Amount in agents' hands		325 26
" of notes or due bills less than one year overdue		74 45
" premium notes in force after deducting all payments thereon and assessments levied		45 462 57
Total assets		$48,116 92

LIABILITIES.

Amount due for agents' commissions	$ 6 79
" salaries and directors' fees, etc	94 80
" deposits on account of fixed payments	2 00
Total liabilities	$103 59

RECEIPTS.

Cash received as fees	$72 97
" fixed payments of 1898	2 657 28
" for interest	48 35
" carpenters' risk	2 52
Total receipts	$2,781 12

EXPENDITURE.

Expenses of management :

Cash paid for investigation of claims	$12 70
" travelling expenses	49 00
" agents' commissions	148 60
" statutory assessment and license fee	17 94
" rent and taxes	120 00
" salaries, directors' and auditors' fees	700 98
" printing, stationery and advertising	55 50
" postage, telegrams, etc	31 60
" other expenses	12 80
Total expenses of management	$1,149 12

Miscellaneous payments :

Cash paid for losses of 1898	1,157 84
" rebate	12 45
" sundries	8 90
Total expenditure	$2,328 31

* Under R. S. O. 1897, c. 203, s. 20, the Company was authorized by Order in Council of 11th February, 1899, to raise a joint stock capital of $175,000 in 1 750 sharss of $100 each ; and subsequently (under section 24,) the Company was on 14th June, 1899, licensed to transact insurance on the cash system as well as on the premium note system.

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Total.
Mutual	$350	$3,000	$1,355,693	$1,359,043

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	711	$899,295 00
Policies new and renewed during 1898	397	483,403 00
Gross number during 1898	1,108	$1,382,698 00
Less expired and cancelled in 1898	26	23,655 00
Net risks in force on mutual system 31st December, 1898	1,082	$1,359,043 00

Classification of Risks

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$14 00	$115 00	$53,443 00	$53,572 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	12 50	103 05	45,347 02	45,462 57
Amount of premium notes received during the year 1898	14 00	115 00	18,957 37	19,086 37

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

President—JACOB MICHNER. *Secretary*—LEVI MOYER.

Unassessed premium note capital, $5,128.56.

ASSETS

Actual cash on hand at head office	$ 30 21
Amount of premium notes in force, after deducting all payments thereon and assessments levied	5,128 56
Total assets	$5,158 77

LIABILITIES.

Amount of borrowed money	$35 00
" interest accrued	1 05
Directors' fees and salaries (not yet determined)	
Liabilities, except fees and salaries	$36 05

RECEIPTS.

Cash received at the taking of application	$17 72
" as fixed payments due in 1898	118 15
" borrowed	60 00
Total receipts	$195 87

EXPENDITURE.

Expenses of management :

Cash paid for interest	$ 0 25
" license and filing fees	35 00
" travelling expenses	3 25
" rent and taxes	16 00
" printing, stationery and advertising	72 10
" postage, telegrams and express	4 50
" other expenses	9 56
Total expenses of mangement	$140 66

Miscellaneous payments :

Cash paid in repayment of loans	25 00
Total expenditure	$165 66

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	$146,080 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies taken during 1898	110	$146,880 00
" expired and cancelled during 1898	1	800 00
Net risks in force 31st December, 1898	109	$146,080 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$5,274 68
Amount of all premium notes, after deducting all payments thereon and assessments levied	5,128 56
Amount of premium notes received during the year	5,274 68

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

President—A. D. Lee. | *Secretary*—George Spera.

Unassessed premium note capital, $52,772 25.

Assets.

Actual cash in Traders' Bank, Hamilton		$ 3,610 14
Amount unpaid of assessments levied during 1898		221 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		52,772 25
Total assets		$56,603 59

Liabilities.—None.

Receipts.

Cash at head office (not extended)	$4,038.64	
Cash received for assessments which were levied in 1898		$ 1,535 26
" " " before 1898		123 00
" interest		108 51
" transfer fees		9 00
Total receipts		$1,775 77

Expenditure.

Expenses of management:

Amount paid for law costs	$40 93
" investigation of claims	28 00
" statutory assessment and license fee	22 17
" printing, stationery and advertising	34 00
" salaries and directors' fees	278 20
" postage, etc	18 90
" rent	1 48
" other expenses	7 00
Total expenses of management	$430 68

Miscellaneous payments:

Cash paid for losses which occurred during 1898	1,753 59
" re-payment of loans	20 00
Total expenditure	$2,204 27

Currency of Risks.

Amount covered by policies in force 31st December, 1898.

	One year.	Two years.	Three years.	Total.
Mutual	$7,200	$2,600	$1,328,127	$1,337,927

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	897	$1,193,298
Policies new and renewed during 1898	353	475,209
Gross number during 1898	1,250	$1,668,507
Less expired and cancelled in 1898	240	330,580
Net risks in force at 31st December, 1898	1,010	$1,337,927

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks	Total.
Amount of face of all premium notes held by Company and legally liable to assessment				$67,992 29
Amount of all premium notes after deducting all payments thereon and assessments levied	123 33	84 55	52,564 37	52,772 25
Amount of premium notes received during the year 1898				20,673 23

RECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Real estate cash value.	Mortgages, bonds, debentures, and other securities.	Cash.	Agents' balances.	Fixed payments of 1898 unpaid.	Assessments unpaid of 1898.	Fixed payments and assessments of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Amherst Island			1,029 32					3,221 14		41 25		4,291 71
Ayr Farmers'			618 62			20 90		63,731 27			2 00	64,372 79
Bancroft			207 32		48 89			4,155 45		51 98		4,463 64
Bay of Quinte			158 37		141 20			26,415 31				26,714 88
Bertie and Willoughby			493 72		88 14			45,998 24				46,580 10
Blanshard			120 01			288 39	163 40	22,802 42				23,374 22
Blenheim North			7 77			20 80		74,189 77				74,218 34
Brant County			233 01			3,675 73		127,027 49				130,936 23
Bruce West			12 26			306 24		15,231 06				15,549 56
Canadian Millers'		45,900 00	12,149 20		57 60			46,366 70	1,126 77			105,600 27
Caradoc Farmers'			1,221 33		42 28			33,139 95				34,403 56
Clinton Township			30 21					5,128 56				5,158 77
Culross			3,511 19			301 35	32 08	38,154 23				41,998 85
Dereham and West Oxford			3,499 56		91 06			38,110 89				41,701 51
Dominion Mutual	4,275 00		329 76			398 21	435 92	67,550 61		1,497 99	146 15	74,633 64
Dorchester N. and S.			5,872 94		234 82			55,306 26				61,414 02
Downie			471 13			42 09		34,707 35				35,220 57
Dufferin Farmers'			1,316 25	61 61				25,316 34				26,694 20
Dumfries N. and Waterloo S.			232 20			261 55		157,868 75			23 00	158,385 50
Dunwich Farmers'			50 78		241 70			32,786 43				33,078 91
Easthope South			541 35			264 07		120,654 99				121,460 41
Ekfrid					143 85			20,661 46				20,805 31
Elma Farmers'			4,089 12			126 56		76,067 08				80,282 76
Eramosa			585 92		155 54			25,074 85				25,816 31
Erie Farmers'			44 69					29,137 17		82 77		29,264 63
Farmers' Central			3 90		33 94			102,022 34				102,060 18
Farmers' Union			2,739 44					32,786 41		583 46		36,109 31
Formosa			1,605 62			147 61		79,626 28				81,379 51
Germania Farmers'			21 85		24 05	102 90		75,606 44				75,755 24
Glengarry Farmers'			5,700 15					29,612 57				35,312 72
Grand River			1,988 78			225 46	22 80	25,784 00				28,021 04
Grenville Patron			2,243 02		175 83	224 48		53,818 86				56,462 19
Grey and Bruce						119 55	143 09	30,415 15				30,677 79
Guelph Township			107 48		14 60	3 76	4 00	24,796 71				24,926 55
Halton Union			2,249 14					76,490 78		156 18		78,896 10
Hamilton Township			257 42					7,068 17				7,325 59

Hay Township			6,101 64			213 09		105,359 16					111,673 89
Hopewell Creek			290 04			112 51	44 75	21,627 44					22,074 74
Howick Farmers'			3,496 70		666 96	85 93		185,745 91					189,995 50
Howard Farmers'		1,036 15	1,535 83	112 55	93 85			45,305 31					48,083 69
Kent and Essex			251 47			34 61		18,133 25	6 04	87 03			18,512 40
Lambton Farmers'			1,471 29					74,490 07		875 36			76,836 72
Lanark			945 18		54 90			31,444 99					32,445 07
Lennox and Addington			255 70	176 58	307 40			33,604 80					34,344 48
Lobo Township			1,329 99		62 18			19,610 00					21,002 17
London Township			2,676 15		65 40			36,446 95					39,188 50
McGillivray			166 92			1,759 20	37 60	8,469 90					10,433 62
McKillop			228 64		240 70	251 42		86,005 51					86,726 27
Maple Leaf			188 09		211 09	100 07		40,150 06					40,649 31
Midland			2,210 56	118 79	242 55			27,105 78		114 65	38 78		29,831 11
Nichol					172 45			53,434 90		116 62			53,723 97
Nissouri Farmers'					761 22		116 60	102,717 77					103,595 59
Norfolk Farmers'			209 17		519 02			44,930 32		97 60			45,756 11
Oneida Farmers'			175 41	3 75		34 42		14,847 24					15,060 82
Otter			462 52		183 99	352 14	17 35	47,930 00					48,946 00
Oxford Farmers'			197 34			123 20		40,033 51					40,354 05
Peel and Maryboro'			4,897 62	84 00	573 80			53,810 57					59,366 09
Peel County Farmers'			7,142 64		1,056 95			127,810 33					136,039 92
Puslinch			979 86			143 63		24,456 28					25,579 77
Renfrew			622 96		146 59			4,646 21		130 25			5,546 01
Saltfleet and Binbrook			3,610 14			221 21		52,772 25					56,603 59
Scott			551 34					7,777 60		10 50			8,339 44
Simcoe County			465 52			540 15		29,902 86					30,908 53
Southwold Farmers'			1,287 32			518 93		35,425 14					37,231 39
Sydenham			1,860 77	479 30		814 02		106,115 68		92 24			109,362 01
Townsend			811 33		19 02			35,305 22					36,135 57
Usborne and Hibbert			1,782 82			290 87		92,147 95					94,221 64
Victoria			150 23		1,307 21			50,655 64		598 95			52,712 03
Walpole Farmers'			1,605 10	30 00	55 72	266 99		39,146 43					41,104 24
Waterloo North			4,706 09			871 83		205,906 91					211,484 83
Wawanosh West			1,911 46			582 90		136,858 78					139,353 14
Westminster Township		10,000 00	4,965 61					39,666 33					54,631 94
Williams East			56 21	18 13	161 42			11,396 63					11,632 39
Yarmouth			532 44					26,141 17					26,673 61
York Mutual			2,254 64	325 26				45,462 57		74 45			48,116 92
Totals	4,275 00	56,936 15	116,129 57	1,409 97	8,396 02	13,812 34	1,052 01	3,889,658 90	1,132 81	4,611 28	209 93		4,097,623 98

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Other liabilities.	Total liabilities.	Number of policies in force.	Amount at risk
	Reported but not adjusted.	Adjusted.	Resisted.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Amherst Island										103	143,225 00
Ayr Farmers'										584	1,523,535 00
Bancroft										192	118,080 00
Bay of Quinte				2,250 00	84 38			59 23	2,393 61	887	1,053,795 00
Bertie and Willoughby										1,307	1,705,911 00
Blanshard				2,500 00					2,500 00	616	818,605 00
Blenheim, North				1,900 00	11 67				1,911 67	600	1,574,425 00
Brant County	325 00	600 00		5,800 00	14 92				6,739 92	3,382	1,952,512 00
Bruce, West				810 00					810 00	490	390,685 00
Canadian Millers'										255	632,600 00
Caradoc Farmers'		5 00						95 91	100 91	863	1,246,338 00
Clinton Township				35 00	1 05				36 05	109	146,080 00
Culross										712	1,025,482 00
Dereham and West Oxford										692	1,188,806 00
Dominion Mutual		2,125 97		9,550 00		406 86		433 05	12,515 88	3,196	3,679,848 00
Dorchester, N. and S.										1,393	2,082,628 00
Downie	10 00								10 00	612	1,269,015 00
Dufferin Farmers'		200 00							200 00	797	823,250 00
Dumfries, N., and Waterloo, S.										1,774	3,990,850 00
Dunwich Farmers'	400 00			450 00					850 00	1,042	1,277,945 00
Easthope, South	1,000 00								1,000 00	1,237	2,796,110 00
Ekfrid				600 00	16 25			12 94	629 19	623	798,950 00
Elma Farmers'										1,071	1,746,716 00
Eramosa										333	671,875 00
Erie Farmers'										837	1,051,040 00
Farmers' Central	400 00	2,138 00							2,538 00	2,681	3,003,057 00
Farmers' Union								8 33	8 33	1,162	1,191,125 00
Formosa										2,108	2,472,824 00
Germania Farmers'	10 00			300 00		60 00		17 60	387 60	1,364	1,956,470 00
Glengarry Farmers'										1,111	1,233,857 00
Grand River										627	933,084 00
Grenville Patron										1,754	2,051,735 00

Grey and Bruce				850 00				56 05	906 05	1,308	1,280,911 00
Guelph Township										282	575,850 00
Halton Union										1,735	2,564,610 00
Hamilton Township										147	167,563 00
Hay Township										1,751	2,858,445 00
Hopewell Creek				369 25					369 25	426	479,904 00
Howick Farmers'	402 00								402 00	2,822	4,113,585 00
Howard Farmers'	587 00								587 00	1,275	1,717,765 00
Kent and Essex										561	647,582 00
Lambton Farmers'										3,032	3,609,724 00
Lanark										1,063	975,422 00
Lennox and Addington		1,175 00		4,900 00					6,075 00	1,008	1,165,885 00
Lobo Township										451	645,634 00
London Township								2 00	2 00	1,037	1,429,381 00
McGillivray		1,405 00							1,405 00	439	465,350 00
McKillop										2,017	2,911,575 00
Maple Leaf	800 00							3 75	803 75	1,285	1,510,021 00
Midland	5 00					139 30		25 00	169 30	900	1,076,232 00
Nichol Mutual				867 53					867 53	1,237	1,629,153 00
Nissouri Farmers'				648 00			427 00	40 00	1,115 00	1,526	2,285,738 00
Norfolk Farmers'		200 00		3,600 00		100 00	59 10		3,959 10	1,512	1,375,696 00
Oneida Farmers'										323	508,495 00
Otter Mutual	400 00			1,500 00	54 92				1,954 92	1,021	1,520,940 00
Oxford Farmers'										847	1,101,890 00
Peel and Maryboro										1,167	1,569,890 00
Peel County Farmers'										3,144	4,769,674 00
Puslinch Mutual										462	882,808 00
Renfrew Farmers'										200	168,625 00
Saltfleet and Binbrook										1,010	1,337,927 00
Scott										277	314,725 00
Simcoe County		45 00		4,232 17	196 66				4,473 83	994	961,639 00
Southwold Farmers'										652	1,022,490 00
Sydenham										4,220	5,174,175 00
Townsend Farmers'	1,100 00			1,500 00					2,600 00	779	1,228,540 00
Usborne and Hibbert										2,206	3,620,635 00
Victoria				1,300 00			95 70	262 29	4,657 99	1,092	1,367,562 00
Walpole										659	1,150,529 00
Waterloo North										2,414	4,434,965 00
Wawanosh West										2,983	3,658,323 00
Westminster Township										858	1,387,017 50
Williams, East				144 00					144 00	330	419,755 00
Yarmouth										662	969,228 60
York						94 80	6 79	2 00	103 59	1,082	1,359,043 00
Totals	5,439 00	7,893 97		47,105 95	379 85	800 96	588 59	1,018 15	63,226 47	87,718	121,965,359 50

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Fees or surveys.	Fixed payments of 1898.	Assessments 1898.	Fixed payments of prior years.	Assessments of prior years.	Interest.	From investments.	Licenses, extra risks, transfer fees, etc.	Cash received from bills receivable.	Borrowed money.	Retained premiums.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Amherst Island		145 65				24 43		50					170 58
Ayr Farmers'	167 00		1,688 04		31 08	5 24				700 00			2,591 36
Bancroft Mutual		419 38		46 21		7 75							473 34
Bay of Quinte		2,551 55		160 00		8 25		4 00		1,000 00		21 50	3,745 30
Bertie and Willoughby		3,425 83				28 00		2 45					3,456 28
Blanshard			1,526 08		123 50								1,649 58
Blenheim, North			3,037 65			12 94				1,900 00		1 00	4,951 59
Brant County			13,495 39		1,919 40					13 800 00		97 70	29,342 49
Bruce, West			1,452 94		160 06					260 00			1,863 00
Canadian Millers'		15,848 85		357 50		2,517 56		17 20					18,741 11
Caradoc Farmers'	162 00	3,316 59		16 11		39 08		1 50					3,535 28
Clinton Township	17 75	118 12								60 00			195 87
Culross			1,321 96		410 92	72 90							1,805 78
Dereham and West Oxford		2,020 02		22 40		67 96						2 00	2,112 38
Dominion Mutual		4,706 51	2,400 48		1,471 27	82 05		16 97	116 04	7,050 00		148 53	15,991 85
Dorchester, North and South		1,528 99	2,841 01		4 60	189 59							4,564 19
Downie			1,991 42		13 96	8 45				1,450 00	2 00		3,465 83
Dufferin Farmers'		1,631 88		25 05		37 95		7 55					1,702 43
Dumfries, N. and Waterloo, S		566 00	9,955 81		191 79	12 00		9 50		8,425 00		159 83	19,319 93
Dunwich Farmers'		2,582 54			1 20	55				450 00			3,034 29
Easthope, South			4,079 17		116 78	41 99							4,237 94
Ekfrid		1,466 05		242 40	43 23			3 75		250 00			2,005 43
Elma Farmers'			2,443 93		142 32	40 25		4 90					2,631 40
Eramosa		769 74		78 45		14 46							862 65
Erie Farmers'	36 75	54 04	935 42										1,026 21
Farmers' Central		5,387 84		85 66	8 39	12 54		2 00			10 08		5,506 51
Farmers' Union	447 50	3,128 95				18 65		7 00	321 85			8 33	3,932 28
Formosa		1,671 76	1,758 63		20 20	25 65							3,476 24
Germania Farmers'		791 96	3,134 47	27 40	61 95	3 20		8 55		1,200 00			5,227 53
Glengarry Farmers'		4,073 11				100 01							4,173 12
Grand River			2,585 61		55 80	2 40		6 50		360 00			2,950 31

Grenville Patron		3,951 07		53 90		16 96					4 25	4,026 18
Grey and Bruce			2,602 55		102 60					3,250 00			5,955 15
Guelph Township	97 00	1,055 12				3 74				500 00		3 75	1,659 61
Halton Union		4,080 24		127 71		56 47							4,264 42
Hamilton Township		454 91								135 00			589 91
Hay Township		501 65	8,974 44		7 85	18 13				500 00		30 00	10,032 07
Hopewell Creek			565 29		147 27							1 50	714 06
Howick Farmers'		7,135 99	877 76	418 19	227 90	164 10		9 27			51 20	25 15	8,909 56
Howard Farmers'		3,472 92				31 17	1,512 85	4 00					5,020 94
Kent and Essex		1,079 84	896 62	64 04		6 04				1,250 00		2 80	3,299 34
Lambton Farmers'		8,867 98			25 47	32 21						3 00	8,928 66
Lanark		2,403 70		48 57								12 00	2,464 27
Lennox and Addington		3,874 38			327 86	5 00				1,800 00		65 00	6,072 24
Lobo Township		1,296 36		53 99		35 00							1,385 35
London Township		2,698 43		91 13		76 41							2,865 97
McGillivray		693 20	961 95	121 20	2 10	3 63							1,782 08
McKillop		2,526 70	4,417 23	231 50	195 60	27 63				1,200 00		14 48	8,613 14
Maple Leaf	3 00	2,363 57	1,549 37	81 90	32 51			3 25					4,033 60
Midland		2,749 39				89 48							2,838 87
Nichol		4,094 55		164 63		11 50				1,367 53			5,638 21
Nissouri Farmers'	392 00		3,423 65		523 63	4 87				2,248 00	47 00		6,639 15
Norfolk Farmers'		3,870 23						15 50				3 52	3,889 25
Oneida	80 25				64 19								144 44
Otter		801 18	944 39		386 81			5 00		1,500 00			3,637 38
Oxford			1,540 14		157 42			3 20		1,000 00			2,700 76
Peel and Maryboro'		2,442 63		360 82		125 50							2,928 95
Peel County		11,841 66		765 46		132 70		3 00			9 42	24 52	12,776 76
Puslinch		307 62	1,174 40		28 70	28 65							1,539 37
Renfrew Farmers		875 18								25 00			900 18
Saltfleet and Binbrook			1,535 26		123 00	108 51		9 00					1,775 77
Scott Mutual		779 95				14 20							794 15
Simcoe County	211 00		2,400 47		217 42	7 71				2,916 50		19 99	5,773 09
Southwold Farmers'			1,518 25		377 05	24 75							1,920 05
Sydenham		2,886 54	7,472 36		7,226 08	28 00	880 50					*973 66	19,467 14
Townsend Farmers'	402 50	1,963 74		6 08				2 33		1,500 00			3,874 65
Usborne and Hibbert			8,194 23		158 85	45 29		4 60		2,650 00			11,052 97
Victoria	310 80	5,049 62						43 47	1,605 11	300 00		25 46	7,334 46
Walpole Farmers'	234 00	807 05	3,251 30		167 27	6 77							4,466 39
Waterloo, North			6,822 89		656 58	101 80						2 50	7,583 77
Wawanosh, West			4,173 45		512 05			115 44		1,600 00			6,400 94
Westminster Township	139 76	2,721 18				633 13		16 50					3,510 57
Williams, East		897 03	166 91							674 00			1,737 94
Yarmouth		794 36				9 39		24 00					827 75
York Mutual	72 97	2,657 28				48 35		2 52					2,781 12
Totals	2,774 28	148,200 61	118,110 92	3,650 30	16,464 66	5,270 94	2,393 35	353 45	2,043 00	61,261 03	119 70	1,650 47	362,192 71

* Agents' balances, $962.01.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1898

Name of company.	Losses.	Re-insurance.	Refund, rebate and returned premium.	Payment of Loans.	General expense account.	Agents' commissions, etc.	Law, arbitration and division court costs.	Interest.	Statutory assessments and license and filing fees.	Investments.	All other expenditure.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Amherst Island					62 00	18 74	20		6 95			87 89
Ayr Farmers'	1,291 63			700 00	526 50			11 70	23 64			2,553 47
Bancroft Mutual	290 00		3 62		24 27	94 25			6 08			418 22
Bay of Quinte	2,722 15		25 95	450 00	487 45	151 00		17 00	19 91			3,873 49
Bertie and Willoughby	3,955 25		14 36		699 88				27 87		4 00	4,701 36
Blanshard	2,060 27				130 25			150 00	16 32			2,356 84
Blenheim, North	4,793 90				145 17			21 50	26 92			4,987 49
Brant County	13,837 95			12,600 00	1,207 14	879 67		518 68	75 10			29,118 54
Bruce West	1,273 20		93 57	50 00	388 60	6 00	9 10	56 90	11 66			1,889 03
Canadian Millers'	12,636 70	452 25	289 83		2,856 58		5 00		14 36		*1,409 42	17,664 14
Caradoc Farmers'	1,373 66		65 48	490 85	313 91	162 00			21 82			2,427 72
Clinton Township				25 00	105 41			25	35 00			165 66
Culross	322 00		1 60		282 42				18 38			624 40
Dereham and West Oxford	578 00		34 90		392 00				19 73			1,024 63
Dominion Mutual	8,114 67		139 77	182 23	5,931 67	547 25	705 56	361 96	63 20		44 84	16,091 15
Dorchester North and South	4,852 07		56 44		430 95	70 50			33 08			5,443 04
Downie	1,915 59		68	1,450 00	185 31			24 37	21 82			3,597 77
Dufferin Farmers'	1,335 55		11 74		333 95	83 50			14 32			1,779 06
Dumfries North and Waterloo South	9,490 42			8,425 00	1,602 22			245 00	61 25			19,823 89
Dunwich Farmers'	2,085 05		31 05	925 00	255 35			45 06	22 34			3,363 85
Easthope, South	4,433 62				456 05		1,027 60	13 75	44 01			5,975 03
Ekfrid	978 65		9 95	1,050 00	229 77			76 33	15 65			2,360 35
Elma Farmers'	1,090 15		3 00		279 75				29 03			1,401 93
Eramosa	1,235 50				164 10	205 50	5 00		14 19			1,624 29
Erie Farmers'	1,119 00				163 87		5 00		19 91			1,307 78
Farmers' Central	4,062 80		50 43		944 41	388 00	20 00		41 25			5,506 89
Farmers' Union	919 47	34 02	97 28		438 99	876 40	1 00		17 42			2,384 58
Formosa	2,880 12		34 10		547 69	328 59			33 39			3,823 89
Germania Farmers'	4,261 40		18 30	900 00	264 51			25 00	32 72			5,501 93

Glengarry Farmers'	660 50		31 85		344 71	610 98			16 31			1,663 85
Grand River	663 90			300 00	339 17		16 00	7 00	17 61			1,337 68
Grenville Patron	1,569 90				490 57	2 00			31 60			2,094 07
Grey and Bruce	3,079 64			2,400 00	296 45	235 75		63 37	23 37			6,098 58
Guelph Township	990 42		60	500 00	230 85			9 80	13 47			1,745 14
Halton Union	4,101 86		140 45		522 71		3 00		37 95			4,805 97
Hamilton Township				135 00	146 07	12 50		92	35 00		3 00	332 49
Hay Township	3,744 94		7 65	500 00	553 60	179 10		7 50	45 49			5,038 28
Hopewell Creek	204 00				260 88	76 75		25 00	11 25			577 88
Howick Farmers'	9,960 50		136 80		1,255 53	416 90			63 81			11,832 64
Howard Farmers'	3,644 50		59 05		694 59				26 40			4,324 54
Kent and Essex	1,600 65		22 87	1,250 00	321 80			19 24	13 85			3,228 41
Lambton Farmers'	6,393 55		233 02		906 31	797 25			58 72			8,388 85
Lanark	370 10		15 51	100 00	514 46	549 75		1 00	11 36			1,562 18
Lennox and Addington	4,809 00	36 50	23 81	100 00	579 79	374 56		199 00	21 93			6,144 59
Lobo Township	135 00		19 03		217 27	84 00			14 05		5 50	474 85
London Township	642 11		48 39		380 16	195 00			24 69			1,290 35
McGillivray	2,102 50		43 40		128 50	51 00		5 31	11 24			2,341 95
McKillop	9,780 65		60		850 27	48 30			45 17			10,724 99
Maple Leaf	3,071 25		45 13		598 33	597 50			22 00			4,334 21
Midland	1,139 60				315 41	380 21		11 94	19 73		18 39	1,885 28
Nichol Mutual	3,661 81		83 45	500 00	701 81	652 50		36 40	26 93			5,662 90
Nissouri Farmers'	5,080 75		6 84	1,600 00	877 25			37 33	36 14		78 00	7,716 31
Norfolk Farmers'	1,990 02		44 18		566 33	964 75	55 15	213 15	22 91		15 00	3,871 49
Oneida Farmers'	26 67				95 50				12 28			134 45
Otter Mutual	2,898 65		28 15		395 28				25 30		123 70	3,471 08
Oxford Farmers'	1,254 10			1,000 00	394 95	6 50	13 99	17 50	20 38			2,707 42
Peel and Maryboro'	2,270 75		74 56		448 85	497 00			24 78			3,315 94
Peel County	6,577 69		181 41		2,223 39	475 63	15 10		76 18			9,549 40
Puslinch Mutual	1,499 00		4 17		80 46				17 01			1,600 64
Renfrew Farmers'				25 00	209 37				27 50		15 85	277 22
Saltfleet and Binbrook	1,753 59			20 00	367 58		40 93		22 17			2,204 27
Scott Mutual	600 00				160 41	52 00			9 54			821 95
Simcoe County	3,407 91			1,072 50	495 99	340 00	125 01	80 35	13 39			5,535 1
Southwold Farmers'	1,680 25		4 35		269 45				19 15			1,973 20
Sydenham Mutual	10,421 61		67 01	4,206 80	1,419 86		308 18	182 23	83 43	880 50	36 75	17,606 57
Townsend Farmers'	2,682 12		17 52		380 56	241 50			21 62			3,343 3
Usborne and Hibbert	8,959 83		3 36	2,650 00	616 16		38 68	18 75	56 37			12,343 15
Victoria Mutual	1,111 47		45 99		3,571 28	649 08		274 85	24 91		†2,165 63	7,843 21
Walpole Farmers'	1,714 29		55 40	850 00	461 25			57 62	22 37			3,160 95
Waterloo North Farmers'	6,739 69				1,017 26				67 47			7,824 42
Wawanosh, West	2,166 12		11 01	1,600 00	1,002 36			39 00	55 78			4,874 27
Westminster Township	3,507 27		23 56		577 84	168 00			24 92		59 30	4,360 89
Williams, East	932 75	9 00	10 82	530 00	182 96	30 75			11 16			1,707 41
Yarmouth Mutual	79 63		23 27		326 78				18 25			447 93
York Mutual	1,157 84		12 45		982 58	148 60			17 94		8 90	2,328 31
Totals	224,747 15	531 77	2,507 21	46,587 38	47,523 11	12,648 36	2,388 50	2,874 76	2,110 23	880 50	3,987 78	346,786 75

*Dividends.

† Paid into Court, $2,070.40.

MUTUAL FIRE INSURANCE COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Gross amount at risk on mutual plan.	Premium notes net, unassessed.	Surplus of general assets over liabilities.	New business taken during 1898.	Premium notes taken during year 1898.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amherst Island	143,225 00	3,221 14	4,291 71	23,255 00	692 15
Ayr Farmers'	1,523,535 09	63,731 27	64,372 79	481,475 00	21,195 00
Bancroft Mutual	118,080 00	4,155 45	4,463 64	46,280 00	2,011 70
Bay of Quinte	1,053,795 00	26,415 31	24,321 27	346,625 00	10,422 00
Bertie and Willoughby	1,705,911 00	45,998 24	46,580 10	719,506 00	22 153 34
Blanshard Mutual	818,605 00	22.802 42	20,874 22	253,260 00	8,011 97
Blenheim North	1,574,425 00	74,189 77	72,206 67	568,600 00	28,430 00
Berlin Mutual	37,475 00	1,271 53	12,272 96	37,475 00	1,623 00
Brant County	4,952.512 00	127,027 49	124,196 31	727,125 00	21,845 10
Bruce West	390,685 00	15,231 06	14,739 56	140,620 00	5,624 80
Canadian Millers	632,600 00	46,366 70	105,600 27	236,650 00	28,786 50
Caradoc Farmers'	1,246,338 00	33,139 95	34,302 65	461,658 00	13,849 74
Clinton Township	146.080 00	5,128 56	5,122 72	146,880 00	5,128 56
Culross	1,025,482 00	38,154 23	41,998 85	445,855 00	17,834 20
Dereham and West Oxford	1,188,806 00	38,110 89	41,701 51	479,946 00	16,957 94
Dominion Mutual	3,679,848 00	67 550 61	62,117 76	129,298 00	12,911 17
Dorchester, N. and S	2,082,628 00	55,306 26	61,414 62	790,790 00	23,605 20
Downie Mutual	1.269 015 00	34,707 35	35,210 57	543,005 00	16,290 15
Dufferin Farmers'	823,250 00	25,316 34	26,494 20	328,250 00	11,405 50
Dumfries N., Waterloo S	3,990,850 00	157,868 75	158,385 50	1,246,775 00	26,485 75
Dunwich Farmers	1,277,945 00	32,786 43	32,228 91	465,750 00	13,972 50
Easthope South	2,796,110 00	120,654 99	120,460 41	748,200 00	37,410 00
Economical Mutual	4,134,799 67	181,035 83	232,053 24	1,659,380 00	115,098 15
Ekfrid Mutual	798,950 00	20,061 46	20,176 12	342,840 00	10,285 20
Elma Farmers'	1,746,716 00	76,067 08	80,282 76	481,525 00	24,076 25
Eramosa Mutual	671,875 00	25,074 85	25,783 07	240,050 00	11,073 50
Erie Farmers'	1,051,010 00	29,137 17	29,336 95	68,450 00	2,755 00
Farmers' Central	3,003,057 00	102.022 34	99,522 18	1,342,370 00	46,984 00
Farmers' Union	1,191,125 00	32,786 41	36,100 98	533,845 00	18,444 45
Fire Insurance Exchange	525,681 25	5,899 58	37,626 92	602,879 25	16,042 84
Formosa Mutual	2,472,824 00	79,626 28	81,379 51	1,194,516 00	41,515 00
Germania Farmers'	1,956,470 00	75,606 44	75,367 64	651,095 00	26,824 60
Glengarry Farmers'	1,233,857 00	29,612 57	35,312 72	678,852 00	20,365 56
Gore District	3,799,249 00	167,614 80	331,754 47	1,569,427 00	109,011 00
Grand River	933.084 00	25,784 00	28,021 04	459.980 00	13,966 68
Grenville Patron	2,051,735 00	53,818 86	56,462 19	851,785 00	25,553 55

Grey and Bruce	1,280,911 00	30,415 15	29,771 74	478,340 00	20,037 95
Guelph Township	575,850 00	24,796 71	24,926 55	294,400 00	9,757 00
Halton Union	2,564,610 00	76,490 78	78,896 10	968,430 00	33,164 78
Hamilton Township	167,563 00	7,068 17	7,325 59	167,563 00	7,523 08
Haud-in-Hand	1,008,637 00	7,733 77	72,902 77	1,153,026 00	33,593 86
Hay Township	2,858,445 00	105,359 16	111,673 89	973,770 00	40,004 00
Hopewell Creek	479,901 00	21,627 44	21,705 49	96,790 00	5,013 75
Howick Farmers'	4,113,585 00	185,745 91	189,593 50	1,269,255 00	63,462 75
Howard Farmers'	1,717,765 00	45,305 31	47,496 69	761,175 00	22,835 25
Kent and Essex	647,582 00	18,133 25	18,512 40	197,320 00	6,720 35
Lambton Farmers'	3,609,724 00	74,490 07	76,836 72	1,217,858 00	36,417 33
Lanark County	975 422 00	31,444 99	32,445 07	560,075 00	21,516 94
Lennox and Addington	1,165,885 00	33,604 80	28,269 48	435,655 00	15,473 05
Lobo Township	645,634 00	19,610 00	21,002 17	223,640 00	8,945 60
London Township	1,429,381 00	36,446 95	39,186 50	506,037 00	15,253 05
McGillivray Mutual	465,350 00	8,469 90	9,028 62	119,400 00	3,582 00
McKillop Mutual	2,911,575 00	86,005 51	86,726 27	574,445 00	19,847 70
Maple Leaf	1,510,021 00	40,150 06	39,845 56	538,941 00	17,583 44
Midland Mutual	1,076,232 00	27,105 78	29,831 11	486,510 00	15,833 28
Millers and Manufacturers	1,996,239 00	19,297 65	111,928 14	2,317,089 00	70,902 54
Nichol Mutual	1,629,153 00	53,434 90	52,856 44	563,286 00	20,921 61
Nissouri Farmers'	2,285,738 00	102,717 77	102,480 59	827,341 00	39,697 55
Norfolk Farmers'	1,375,696 00	44,930 32	41,797 01	350,841 00	13,925 31
Oneida Farmers'	508,495 00	14,847 24	15 060 82	188,840 00	5,708 79
Otter Mutual	1,520,940 00	47,930 00	46,991 08	571,250 00	19,908 22
Oxford Farmers'	1,101,890 00	40,033 51	40,354 05	438,510 00	17,069 00
Peel and Maryboro	1,569,899 00	53,810 57	59,366 09	719,250 00	28,862 00
Peel County	4,769,674 00	127,840 33	136,039 92	1,530 095 00	52,188 20
Perth Mutual	6,416,721 00	143,533 70	190,216 12	2,634,337 00	91,965 41
Puslinch Mutual	882,808 00	24,456 28	25,579 77	318,958 00	9,768 15
Renfrew Farmers'	168,625 00	4,646 21	5,546 01	168,625 00	5,798 23
Saltfleet and Binbrook	1,337,927 00	52,772 25	56,603 59	475,209 00	20,673 23
Scott Mutual	314,725 00	7,777 60	8 339 44	94,975 00	2,849 25
Simcoe County	961,639 00	29,902 86	26,434 70	633,880 00	22,195 45
Southwold Farmers'	1,022 490 00	35,425 11	37,231 39	223,190 00	8 327 00
Sydenham Mutual	5,174,175 00	106,115 68	109,362 01	1,608,635 00	40 352 24
Townsend Farmers'	1,228,540 00	35,305 22	33,535 57	507 685 00	15,904 81
Usborne and Hibbert	3,620,635 00	92,147 95	94,221 61	1,323,555 00	39,452 29
Victoria Mutual	1,367 562 00	50,655 64	48,054 04	478,440 00	22,361 50
Walpole Farmers'	1,150,529 00	39,146 43	41,104 24	406,996 00	16,616 97
Waterloo Mutual	6,887,397 00	217,199 50	217,054 51	2,640,777 00	133,373 40
Waterloo North	4,434,965 00	205,906 91	211,484 83	1,329,770 00	67,339 00
Wawanosh West	3,658,323 00	136,858 78	139,353 14	1,349,275 00	53,971 09
Wellington Mutual	1,483,442 00	38,990 94	45,753 91	304,340 00	19,932 91
Westminster Township	1,387,017 50	39,666 33	54,631 94	672,520 00	20,175 60
Williams East	419,755 00	11,396 63	11,488 39	142,810 00	4,284 30
Yarmouth Mutual	969,228 00	26,141 17	26,673 61	321,232 00	9,570 34
York Mutual	1,359,043 00	45,462 57	48,013 33	483,403 00	19,086 37
Totals	148,250,500 42	4,672,236 20	5,289,169 93	54,864,548 25	2,117,994 09

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS OF THE DOMINION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office 33 Richmond Street West, Toronto.

Organized 13th July, 1871, incorporated in Ontario, 9th April, 1874.

The Executive Officers of the Society at the 31st December, 1898, were as follows

H. J. Snelgrove, High Chief Ranger ..... Cobourg.

W. Baird, High Sub Chief Ranger ..... Galt.

Harry E. Griffiths, High Court Treasurer ..... Toronto.

Levi Secord, M.D., High Court Medical Examiner ..... Brantford.

S. H. Kent, High Court Senior Woodward ..... Hamilton.

G. Dulmage, High Court Junior Woodward ..... Belleville.

H. J. Boyd, High Court Senior Beadle ..... London.

W. G. Scott, High Court Junior Beadle ..... Mount Forest.

W. Williams, Permanent Secretary ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, or for sick or funeral benefits in force 31st December, 1898, $1,220,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Endowments or for benefits in the nature thereof.*

None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	1,145	1,299,250 00
Contracts taken during 1898 new and renewed	99	116,250 00
Gross number and amount on foot at any time during year 1898	1,244	1,415,500 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1898	7	6,500 00		
" lapsed in 1898	153	188,500 00		
Total deductions extended	160	195,000 00	160	195,000 00
Net contracts on foot 31st December, 1898			1,084	1,220,500 00

III. Funeral Benefits.

Funeral Benefits are paid by the Supreme Body.

The total membership of the branches of the High Court as at 31st December, 1898, was as follows:

Subordinate bodies	12,285
Juvenile branches	1,951
Auxiliary branches	1,493
Total	15,729

Number of Members died in 1898, 93, as follows: Subordinate Bodies, 83; Juvenile Branches, 5; Auxiliary Bodies, 5.

The total amount of Funeral Benefits paid in 1898, in respect of deceased members was as follows: Supreme Body, $8,200.00; Juvenile Branches, $107.50; Auxiliary Bodies, $225.00.

The number of Members' wives deceased in 1898 was 43.

The total amount of funeral benefits paid in 1898 in respect of deceased wives was $2,150.00.

The total actual cash standing to credit of the Sick and Funeral Benefit Fund at 31st December, 1898, was $111 297.97, viz.: Supreme Body, $3,763.78; Subordinate Bodies, $95,823.40; Auxiliary Bodies, $3,234.00; Juvenile Branches, $8,476.71.

IV. Sick Benefits.

The Sick Benefits are paid partly by the Supreme Body and partly by the subordinate bodies.

The number of members who received Sick Benefits in 1898 was 2,630, viz.: subordinate bodies, 2,132; juvenile branches, 204; auxiliary bodies, 294.

The total amount of benefits paid in 1898 in respect of sick members was $39,997.04, viz.: Supreme Body, $3,063.66; subordinate bodies, $33,059.28; juvenile branches, $1,192.43; auxiliary bodies, $2,681.67.

The number of weeks' sickness experienced in 1898 was 9,065.

The amount paid for medical attendance during 1898 was $15,936 00, viz.: Supreme body, $696.13; subordinate bodies, $12,199.44; juvenile branches, $1,585.26; auxiliary bodies, $1,455.17.

Assets.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.	Totals.
	$ c.	$ c.	$ c.	$ c.	$ c.
Cash value of real estate	.....	23,174 48	.....	.....	23,174 48
" mortgages	.....	14,947 76	.....	.....	14,947 76
Bonds, debentures and securities other than mortgages	6,829 50	11,568 44	.....	.....	18,397 94
Actual cash on hand, December 31st, 1898	1,988 69	10,340 62	701 52	627 47	13,658 30
Cash on deposits, Imperial Bank, Toronto	17,274 74	55,961 79	7,317 59	4,386 98	84,941 10
" Bank of Toronto, Cobourg	7,409 26	.....	.....	.....	7,409 26
" Huron and Erie Loan and Savings Co., London	5,963 81	.....	.....	.....	5,963 81
" Merchant's Bank, Galt	1,138 10	.....	.....	.....	1,138 10
Dues and assessments due and unpaid	1,485 45	11,266 59	1,909 23	373 57	15,034 84
Amount owing by branches	10,496 31				
Loan to Management Fund	2,934 00				
All other assets	3,704 50	22,738 43	300 00	1,200 00	27,942 93
Total assets Insurance Fund (not extended) $ 34,783 31					
Sick and Funeral Fund 114,297 97					
General Fund 76,957 55					
Total assets	59,224 36	149,998 11	10,228 34	6,588 02	226,038 83

LIABILITIES.

——	Supreme Body.	Subordinate Bodies.	Juvenile Branch.	Auxiliary Bodies.	Totals.
	$ c.	$ c.	$ c.	$ c.	$ c.
Aggregate amount of liabilities.....	5,315 39	15,004 89	195 10	149 30	20,664 68
Totals.....	5,315 39	15,004 89	195 10	149 30	20,664 68

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898? None.

Assessments made for purposes of life insurance certificates are stated sums payable on the first day of each month in advance.

Twelve payments were made in 1898.

The Society's accounts were audited in July, 1898, and in January, 1899.

The Society's accounts are kept in the following books: cash, journals, ledgers, records and registers, and monthly balances.

Names and post office addresses of the auditors for 1898 were as follows: John Anderson, Montreal; John B. Buckingham, Hamilton; F. Abbott, Meaford, and H. Catley, Mount Forest.

No changes were made in the organization or management of the Society during 1898.

VIII. CASH RECEIPTS.

High Court cash balances from 1897 (not extended).....	$28,264 26
Subordinate Courts, (not extended)	79,708 90
Juvenile branches (not extended)	11,130 76
Circles (not extended).....	7,361 25
Total.....	$126,465 17

VIII. Cash Receipts.—*Continued.*

——	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
	$ c.	$ c.	$ c.	$ c.
Cash received during 1898 from :				
Application fees	107 50	2,592 82	303 44	239 00
Dues	35,742 00	88,027 74	4,236 57	7,361 02
Fines	.....	75 10	.....	.....
Rent	.....	4,104 42	.....	.....
Supplies sold	2,034 43	142 16	.....	.....
Interest and dividends	1,437 62	2,936 37	235 33	57 06
Premium for guarantee of lodge officers	425 65	.....	.....	.....
Other sources	3,912 68	1,270 19	273 62	296 63
Totals	43,659 88	99,149 80	5,068 96	7,953 71

IX. Expenditure.

——	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
	$ c.	$ c.	$ c.	$ c.
Cash paid during 1898 for :				
(a) *Expenses of Management.*				
Returned application fees	9 00	101 59	.....	.....
Per capita tax and levies	.....	8,669 76	50 37	173 09
Commission	1,152 87	.....	.....	.....
Registration fee	26 00	.....	.....	.....
Interest	138 76	465 25	.....	.....
Dues for sick and funeral expenses	.....	13,272 85	117 53	598 16
Law costs	421 10	.....	.....	.....
Expenses biennial meeting	11 25	.....	.....	.....
Supplies bought	958 47	2,526 76	126 36	271 60
Rent, light, heat and taxes	380 00	6,626 06	464 95	890 70
Salaries, officers' and auditors' fees	1,822 56	7,654 73	262 57	548 92
Clerk hire	700 03	.....	.....	.....
Official journal	2,382 77	2,752 27	.....	.....
Printing, stationery and advertising	273 32	1,500 67	96 70	74 63
Postage, telegrams and express	562 68	758 20	46 15	90 51
Premiums for guarantee of lodge officers	50 00	425 65	4 00	6 00
Organization, salaries and expenses	2,553 43	.....	.....	.....
Fraternal Association	45 00	.....	.....	.....
Insurance	45 90	.....	.....	.....
Telephone	45 00	.....	.....	.....
Executive Council meetings	400 86	.....	.....	.....
Dominion incorporation	1,530 75	.....	.....	.....
Total	13,509 75	44,753 68	1,168 63	2,653 61
(b) *Miscellaneous Expenditures.*				
Life insurance claims other than endowments	6,500 00	.....	.....	.....
Funeral benefits	10,682 50	.....	.....	.....
Sick benefits	3,063 66	36,122 94	1,192 43	2,681 67
Medical attendance	696 13	12,199 44	1,585 26	1,455 17
Gratuities to distressed members	.....	1,925 65	107 83	98 38
Expenditure other than any of the foregoing	880 39	2,880 86	318 95	250 26
Total expenditure	35,332 43	97,882 57	4,373 10	7,139 09

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Toronto, Ont.

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Geo. P. Graham, M.P.P., Grand Master Workman ..... Brockville.
M. D. Carder, Grand Recorder ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits 31st December, 1898, $63,122,500 00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowment or benefits in the nature thereof.—None.
(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1897			31,954	59,657,000 00
Number of contracts taken during 1898 new or renewed			4,270	5,202,500 00
Gross number of contracts in force at any time in 1898			36,224	64,859,500 00
Deductions:		$ c.		
Contracts matured in 1898	295	569,000 00		
Contracts lapsed in 1898	749	1,098,500 00		
Amount by which various certificates still on foot were reduced during 1898	.....	69,500 00		
Total deductions extended	1,044	1,737,000 00	1,044	1,737,000 00
Net contracts in force 31st December, 1898	.....	....	35,180	63,122,500 00
No. of certificate holders in good standing 33,965				
No. temporarily suspended 1,215				

III. Funeral Benefits —None.

IV. Sick Benefits.—None.

V.—Assets.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Imperial Bank, Toronto,	Beneficiary Fund	.....	$57,210 79
" "	General "	.....	2,641 23
" "	Reserve "	.....	49,339 84
Total assets		.....	$109,191 86

VI. Liabilities.

Amount of claims supposed or reported or unadjusted	$86,000 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—Cheyne v. A. O. U. W. Suspended member seeking reinstatement. H. C. J. Defence, had not complied with constitution. In favor of Society.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1898, each being payable on or before the last day of the month for which levied.

The Society's accounts were audited monthly during 1898.

Registers are kept for purposes of insurance certificates or benefits.

Names and post office addresses of the auditors for 1898 were as follows: M. D Dawson, London, Ont.; Thomas C. Irving, Toronto, Ont.; J. M. Peregrine, Hamilton.

Certain changes were during 1898 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is incorporated in the annual statement.

VIII. Cash Receipts.

Cash balance from 1897 (not extended)	$48,484 21	
Cash received during 1898 from:		
Application fees		$3,764 00
Assessments		606,210 79
Per capita tax and levies		29,372 99
Changing certificates, etc		320 95
Charter fees		60 00
Supplies sold		2,337 08
Interest		2,401 49
Premiums for guarantee of officers		203 98
Hickcox Fund		80 20
Total receipts		$644,751 48

IX. Cash Expenditure.

Cash paid during 1898 for :

(*a*) *Expenses of Management.*

Law costs	$854 52
Registration fee	25 00
Fraternal Association	65 00
Expenses annual meeting	6,943 81
Supplies, blank books, etc	1,166 64
Travelling expenses	3,618 72
Rent, light, insurance and telephone	570 02
Salaries, officers' and auditors' fees, committees, etc	10,405 57
Clerk hire	2,764 00
Official Journal	6,230 65
Printing, stationery, advertising	583 06
Postage, telegrams, express and duty	1,339 81
Premiums for guarantee lodge officers	188 40
Assessments H. B. Hickcox, Founder of Order	24 00
Other management expenses	184 43
Total expenses of management	$34,963 63

(*b*) *Miscellaneous Expenditure.*

Life insurance claims paid	549,000 00
Hickcox Fund	80 20
Total expenditure	$584,043 83

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 7 Hughson St. S., Hamilton, Ont.

Organized 28th March, 1887, and incorporated in Ontario, 1st July, 1887.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thomas G. Davis ..... London, Ont.
Rev. H. I. Allen, Grand Vice Councillor ..... Murray, Ont.
Wm. F. Montague, Grand Recorder ..... Hamilton, Ont.
Samuel Broadfoot, Grand Treasurer ..... Guelph, Ont.
Wm P. Bell, Past Grand Councillor ..... Kingston.
Chas. Kister, Grand Trustee ..... Chippawa, Ont.
James Dixon, Grand Representative ..... Hamilton, Ont.
John Kane, " ..... Toronto, Ont.
A. M. Legg, " ..... London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.
" " insurance contracts at 31st December, 1898, $19,552,750.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			15,027	18,332,000 00
Add contracts taken in 1898, new or renewed			2,091	1,977,500 00
Gross number and amount of contracts on foot at any time during 1898			17,118	20,309,500 00
Deductions :				
		$ c.		
Contracts matured in 1898	98	123,750		
Contracts lapsed in 1898	537	595,500		
Contracts surrendered in 1898	32	29,500		
Contracts cancelled	1	1,000		
	668	749,750		
Add to above deductions the amount by which various certificates still on foot were reduced in 1898		7,000		
Total deductions	668	756,750	668	756,750 00
Net contracts on foot 31st December, 1898			16,450	19,552,750 00

Number of certificate holders at 31st December, 1898, 16,152.

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.
The total membership of this Branch, 31st December, 1898, 1,323.
Seven members died during 1898.
The total amount of Funeral Benefits paid during 1898 was $350.
Total amount of cash standing to credit of Funeral Benefit Fund, $3,145.08.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1898, 280.

The total amount of Sick Benefits paid in 1898 was $4,822 10.

The number of weeks' sickness experienced in 1898 was 1,160¾.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1898, was $3,145.08.

The number of females who received benefits in respect of sickness during 1898 was 40, and the average weeks of illness, 4 90.

The number of males who received benefits in respect of sickness during 1898 was 240, and the average weeks of illness, 4.

V. Assets.

Bonds, debentures and securities		$120,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :		
Bank of Hamilton, Hamilton, Ont., Relief Fund account		44,230 53
" " Sick Benefit Fund account		3,145 08
" " General Fund account		4,976 87
" " Indemnity Fund account		772 60
Dues and assessments called but not yet payable, estimated at		13,350 00
Interest		491 90
Total assets of Life Insurance Fund	$177,472 43	
" Indemnity "	772 60	
" Sick and Funeral Fund	3,745 08	
" General and other funds	13,663 64	
Other assets (detailed in memo.)		8,686 77
Total assets		$195,653 75

VI. Liabilities.

Amount of claims admitted by the Society	$12,250 00
" " supposed	1,000 00
" " resisted	2,000 00
All other liabilities	780 57
Total liabilities	$16.030 57

VII. Miscellaneous.

One action was instituted against the Grand Council during 1898. Henry L Hall *vs.* Chosen Friends for $1,000 ; defence misrepresentations ; not yet tried.

Assessments are made for purposes of insurance certificates monthly and are payable on the first day of each month without notice ; twelve of such assessments were made during 1898

The Society's books were duly audited on January 19th, April 27th, July 20th, October 20th, 1898.

The following books of Record or account are kept for purposes of insurance certificates or benefits : Relief Fund certificate registers, sick benefits certificate register, register of deaths, register of disabilities, register of sick benefit claims, cash books, daily balance book, petty ledger, ledger B, quarterly report book, suspension book, statistical book, etc.

The names and post office addresses of the Auditors for 1898 were as follows :

J. S. Boddy, Toronto, Ont., D. Robertson, St. Catharines, W. L. Roberts, Hornings Mills.

No changes were, during 1898, made in the organization or management of the Society in relation to insurance certificates or benefits.

Certain changes were, during 1898, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

Number of certificate holders in Ontario at 31st December, 1898, 16,018.

Number of members in Ontario who died during 1898, 95.

Amount of death benefits paid for Ontario members during 1898, $117,000.

VIII. Cash Receipts.

Cash balance from 1897 (not extended)	$146,832 97	
Cash received during 1898 from :		
Assessments in Relief Funds Department		$146,659 78
Assessments in Sick Benefit Department		6,545 14
Per capita tax		15,121 05
Refunds of mileage, etc, of Grand Council		46 49
Organization account		150 00
Supplies sold and certificate fees, etc		3,120 67
Percentage from Relief Fund Assessments		1,470 67
Interest on bank balances, etc		5,029 55
Premium for guarantee of lodge officers		515 00
Transfer from Indemnity Fund,		1,500 00
Special		422 20
Total receipts		$180,580 55

IX. Cash Expenditure.

Cash paid during 1898 for :

(*a*) *Expenses of Management.*

Fees to Canadian Fraternal Association	$ 50 00
Office furniture, etc	119 75
Commission and Organization Account	3,573 12
Registration Fees, Ontario, $25 ; Quebec, $50	75 00
Investigation of Claims and Solicitor's Fees	956 37
Expenses of Annual Meeting	3,538 51
Seals, badges etc	639 69
Travelling expenses	742 40
Rent and heat, etc	718 60
Managing Officers' Salaries and Officers' and Auditors' Fees	4 608 92
Clerk hire	1,400 00
Official Journal	2,005 20
Printing, stationery, advertising and supplies	1,379 52
Postage, telegrams, express, freight, gas, etc	874 38
Premiums for guarantee of Officers and insurance on supplies, etc	40 00
Total expenses of management	20,421 46

(*b*) *Miscellaneous Expenditure.*

Overpayment of mileage	46 49
Endowments or payments in the nature thereof	7,000 00
Life Insurance Claims other than endowments	118,000 00
Funeral Benefits	350 00
Sick Benefits	4,822 10
Benefits to Widows and Orphans	422 20
Rebate of assessments	5 25
Percentage to Indemnity Fund	1,470 67
Transfer to General Fund	1,500 00
Advance *re* Organization Account	250 00
Total expenditure	$154,288 44

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1898.

Head Office, 34 Adelaide Street East, Toronto.

Organized 2nd October, 1884, incorporated in Ontario 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Rev. E. B. Stevenson, B.A.,	Supreme	Leader	Freeman.
J. S. Dench	"	Vice-Leader	Trenton.
J. M. Foster, B.A.	"	Secretary	Toronto.
D. R. Foster	"	Treasurer	Waterford.

I. CURRENCY OF INSURANCE CERTIFICATES.

—	Maturing 1891.	Maturing 1902.	Maturing 1903.	Maturing 1894.	Subsequently to 1904.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Amount covered by endowment contracts in force 31st December, 1898	700 00	1,950 00	4,050 00	8,550 00	9,025,000 00	9,040,250 00
Amount covered by contracts other than endowdowment, or for sick or funeral benefits, in force 31st December, 1898						9,040,250 00
Total 31st December, 1898						18,080,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

—	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	10,614	8,907,750 00
Add contracts taken during 1898, new or renewed	1,049	622,000 00
Gross number and amount of contracts on foot at any time during 1898	11,663	9,529,750 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts lapsed in 1898	547	408,500 00		
" matured in 1898, half by death	86	81,000 00		
Total deduction extended			633	489,500 00
Net endowment contracts on foot at 31st December, 1898			11,030	9,040,250 00

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	10,614	8,907,750 00
Add contracts taken during 1898, new or renewed	1,049	622,000 00
Gross number and amount of contracts on foot at any time during 1898	11,663	9,529,750 00

Deductions.	Number.	Amount.		
		$ c.		
Contracts lapsed in 1898	547	408,500 00		
" cancelled in 1898, half by death	86	81,000 00		
Total deductions extended	633	489,500 00		
			633	489,500 00
Net insurance contracts			11,030	9,040,250 00
Grand total of certificate holders, 31st December, 1898			11,030	18,080,500 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Sick Benefits are undertaken by the Supreme Body only.
Number of members who receive sick benefits during 1898, 102.
Amount of benefits paid to sick members, $1,976.00.
Number of weeks' sickness experienced in 1898, 494.
Total amount of cash to credit of fund 31st December, 1898, $89.01.

V. Assets.

Cash on deposit to Society's credit in the following banks:—	
Bank of Hamilton, Hamilton	$10,151 23
Standard Bank, Brantford	10,150 41
Bank of Toronto, Port Hope	10,150 00
" " London	10,150 40
Bank of Montreal, Toronto	10,159 45
Bank of Commerce, St. Catharines	10,050 41
Dominion Bank, Toronto	69,534 51
Dues and assessments called but not yet payable	13,631 48
All other assets	1,836 33
Total assets	$145,914 22

[For maturing endowments see *supra*]

VI. Liabilities.

Amount of supposed or reported claims	16,765 00
Other liabilities	827 56
Total liabilities	$17,592 56

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—None.

Assessments are made monthly.

Thirteen assessments were made during 1898, each being payable the 1st of each month.

The Society's accounts were audited in April, July, November 1898 and January, 1899.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of circle membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1898 were as follows: Wm. Wilkinson, M.A., Brantford, Ont.; A. R. Thompson, Merritton.

VII. Cash Receipts.

Cash balance from 1897	$120,724 40	
Cash received during 1898 from:		
Initiation fees		$1,200 00
Assessments		168,635 95
Per capita tax and levies		13,426 57
Fines		8 00
Charter fees		132 00
Interest and dividends		3,310 90
All other sources		35 20
Total receipts		$187,157 63

IX. Cash Expenditure.

Cash paid during 1898 for:

(a) *Expenses of Management:*

Commission	$358 75
Registration fee	25 00
Law costs (supreme solicitor's fees)	411 61
Interest	.....
Expenses of annual meeting	2,862 05
Supplies bought	1,072 94
Travelling expenses	1,185 33
Rent, light, heat and taxes	360 38
Salaries, officers, auditors, etc	5,179 28
Clerk hire	1,279 99
Official journal	856 29
Printing, stationery and advertising	391 84
Postage, telegrams and express	508 71
Premiums for guarantee of lodge officers	130 00
Other management expenses detailed in memo	292 45
Total expenses of management	$14,914 62

(b) *Miscellaneous Expenditure:*

Life insurance claims other than endowments	157,875 00
Sick benefits	1,976 00
Total disability benefits	2,670 00
Grand totals	$177,435 62

GRAND LODGE OF ONTARIO OF THE INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

To which are appended statements of the Auxiliary Bodies lettered below as A. B. C. and D.

Head Office, Canada Life Building, Toronto, Ontario.

Organized 27th July, 1855, and incorporated in Ontario 7th January, 1875.

The Executive Officers of the Society at the 31st December, 1898, were as follows.

J. E. Farewell, Grand Master ..... Whitby.
Jas. McLurg, Deputy Grand Master ..... Woodstock.
O. L. Lewis, Grand Warden ..... Chatham.
J. B. King, Grand Secretary ..... Toronto.
W. J. McCormack, Grand Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment Contracts in force 31st December, 1898.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts of Endowments or benefits in the nature thereof —None.

(*b*) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1898, was 23,035.

The number of deaths in the Society in 1898 was 179.

The amount of Funeral Benefits paid in 1898 in respect of deceased members was $7,685.06.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1898 was 2,995.

The amount of benefits paid in 1898 in respect of sick members was $53,372.79.

The number of weeks' sickness experienced in 1898 was 17,535$\frac{6}{7}$.

Amount paid for medical attendance during 1898, $6,797.39.

The total amount standing to credit of General Fund at 31st December, 1898, was $872,419 99 ; nurse fund, $1,941.71 ; contingent fund, $12,075 05.

V. Assets.

	Grand Lodge.	Subordinate Lodges.
Cash value of Real Estate, less incumbrance	.....	$246,205 39
Amount of Bonds, Mortgages, etc	.....	267,654 58
Amount of cash in bank and in Treasurer's hands	$ 223 76	237,824 00
Amount invested in furniture and regalia	810 04	176,266 79
All other assets	1,583 60	39,725 98
Total amount of assets	$2,617 40	$967,676 74

VI. Liabilities.

Aggregate of all liabilities	$6,357 02	$13,345 82

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1898.—No information.

The books and accounts of the Subordinate Lodges were audited in January and July, 1898, and those of the Grand Lodge, August, 1898.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford; Abner Fraser, Hamilton.

No changes, were, during 1898, made in the Constitution and Rules in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1897, $648 60.

Cash received during 1898 :

	Grand Lodge.	Subordinate Lodges.
Initiation fees, degrees and cards	.....	$ 21,132 28
Dues and reinstatements	.....	130,557 78
Per capita tax	$11,328 50	.....
Charter fees	60 00	.....
Supplies sold	1,065 22	.....
Interest and rents	.....	66,348 97
Total receipts	$12,653 05	$247,110 19

IX. Cash Expenditure.

Cash paid during 1898 :

(*a*) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Per capita tax	$ 150 00	
Law costs	651 51	
Registration fee	25 00	
Expenses of annual meeting	4,889 05	
Fuel, light, rent, etc	500 00	
Supplies bought	1,132 56	
Salaries, Officers' and Auditors' fees	2,994 07	
Printing, stationery	660 08	
Postage, telegrams and express	573 19	
Other management expenses (detailed in memo.)	700 15	$62,033 33
Total expenses of management	$12,275 61	$62,033 33

(*b*) *Miscellaneous Expenditure.*

	Grand lodge.	Subordinate lodges.
Funeral benefits		$ 7,685 06
Benefits to widows and orphans		13 204 88
Sick benefits		53,372 79
Medical attendance		6,797 39
Gratuities to distressed members		2,832 04
Expenditure other than any of the foregoing		104,862 03
Grand total	$12,275 61	$250.787 52

(*A*) *The Oddfellows Funeral Aid Association of the Counties of Lincoln and Welland.*

Annual Statement for the Year Ending 31st December, 1898.

Receipts	$357 20
Expenses of management	32 28
Paid funeral benefits	300 00
Balance on hand	495 00
Membership, 1898	106
Initiated	2
Died or dropped	3
Membership 31st December, 1898	106

(*B*) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1898.*

			Males.	Females.	Totals.
Number of members 31st December, 1897			1,317	1,742	3,059
Admitted during 1898			204	285	489
Total			1,521	2,027	3,548
Deduct:					
Died	3	7			
Ceased	282	218			
Error previous report	30	51			
			315	276	591
Membership 31st December, 1898			1,206	1,751	2,957

Balance on hand 31st December, 1897		$5,122 28
Received during the year 1898		3,355 93
		$8,478 21
Expended during 1898:		
In relief	$ 126 50	
Current expenses of lodges, organizing, etc	3,200 44	
		3,326 94
		$5,151 27
Add error in last return		156 36
Balance on hand 31st December, 1898		$5,307 63

(*C*) *The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1898.*

Number of members as from last report		3,414
Initiated during the year ending 31st December, 1898		156
Admitted by card " " "		4
Reinstated " " "		28
Total membership at any time during 1898		3,602
Deductions:		
Withdrawn by card	13	
Suspended for non-payment of dues	164	
Expelled	1	
Deceased	28	
		206
Net membership 31st December, 1898		3,396
Number of patriarchs relieved in 1898	285	
" weeks' sickness experienced in 1898	1,811	
Amount paid sick benefits (relief)		$2,965 07
" for burying the dead in 1898		350 00
" special relief in 1898		28 00
" relief paid to widowed families in 1898		.....
Total amount of relief paid		$3,343 07
Invested funds of subordinates		$21,276 54
Total amount of annual revenue		10,200 00

(*D*) *Record of the Oddfellows Mutual Aid Association of the City of London, Ontario.*

Year Ending 31st December, 1898.

Number of members admitted during the year 1898	5	
" " dropped or lapsed in 1898	16	
" " died in 1898	4	
" " 31st December, 1898	93	
Amount of cash received during the year		$192 45
" expenses of management in 1898		19 13
" paid death benefits		185 50
" on hand 31st December, 1898		58 12
" of call on each death		50

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

Head Office, Wellington Street, Kingston, Ont.

Organized 9th May, 1874, incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1898, were as follows

Fife Fowler, M.D., President ..... Kingston.
John B. McIver, Vice-President ..... Kingston.
R. Meek, Secretary ..... Kingston.
D. Callaghan, Treasurer ..... Kingston.
A. H. Blackeby, Superintendent of Agencies ..... Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			9,571	12,829,000 00
Add contracts taken during 1898, new or renewed			1,243	1,526,500 00
Gross number and amount of contracts on foot at any time during 1898			10,814	14,335,500 00
Deductions:		$ c.		
Contracts matured in 1898	71	96,000 00		
Contracts lapsed in 1898	294	371,500 00		
Contracts surrendered in 1898	5	6,500 00		
Contracts cancelled in 1898	52	54,500 00		
	422	528,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1898	.....	6,500 00		
Total deductions extended	422	535,000 00	422	535,000 00
Net contracts on foot at 31st December, 1898	.....	.....	10,392	13,820,500 00

III. and IV. Sick and Funeral Benefits —None given.

V. Assets.

Cash value of bonds, debentures, securities		$88,619 37
No cash is held over ; deposited daily as received.		
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Quebec Bank, Quebec		$5,097 80
Bank of Hamilton, Winnipeg		5,229 07
Bank of Montreal, Kingston		10,151 22
Bank of New Brunswick, St. John's		5,151 53
Merchant's Bank of Canada, Kingston		5,075 61
Canadian Bank of Commerce, Toronto		5 128 58
Standard Bank of Canada, Kingston		3,000 00
Frontenac Loan and Investment Society		3,531 90
Standard Bank, current account		7,006 02
Bank of Nova Scotia, Halifax		5,392 06
Bank of Montreal, Winnipeg		5,320 00
Dues and assessments due and unpaid on certificates in force	$406 57	
" " called, but not yet payable	21,771 61	
Gross total of such dues and assessments	$22,178 18	
Less cost of collection	1,269 42	
Net value extended	$20,908 76	20,908 76
All other assets		510 55
Total assets		$170,122 47

VI. Liabilities.

Amount of claims supposed or reported	$15,000 00
" other liabilities	147 00
Total liabilities	$15,147 00

VII. Miscellaneous.

No actions were instituted against the Society in 1898.

Six assessments were made during 1898 as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year on March 30th, June 30th, September 30th, and December 31st.

Registers are kept as follows: Register of membership, register of members' accounts, register of the dead, register of suspensions, withdrawals, etc., register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash books.

Names and post office addresses ot the Auditors for 1898: John Nicolle, Thomas D. Minnes, Kingston.

No change was made in the management or system during 1898.

Certain changes were made during 1898 in the Constitution and Rules in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

Number of certificate holders in Ontario at 31st December, 1898, 7,690.

Number of members in Ontario who died during 1898, 53.

Amount of death benefits paid to Ontario members during 1898, $64,500.00.

VIII. Cash Receipts.

Cash balance from 1897 (not extended)	$5,567 44	
Cash received during 1898 from :		
Application fees		$923 00
Assessments		127,274 67
Interest and dividends		4,674 86
All other sources (Fees)		102 00
Total cash receipts		$132,974 53

IX. Cash Expenditure.

Cash paid during 1898 for :

(*a*) *Expenses of Management.*

Commission	$8,263 09
Law costs	41 11
Registration	30 00
Annual meeting	391 25
Supplies bought	117 30
Travelling expenses	1,156 96
Rent, light, heat and taxes	200 91
Salaries, officers' and auditors' fees	5,178 88
Printing, stationery and advertising	1,167 69
Postage, telegrams and express	501 52
Premiums for guarantee of lodge officers	220 38
Other management expenses (detailed in memo.)	1,081 36
Total expenses of management	$18,350 45

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	87,000 00
Total expenditure	$105.350 45

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 205 Colborne Street, Brantford, Ont.

Organized 25th November, 1879, and incorporated in Ontario, 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Robt. Elliott, High Chief Ranger		Ingersoll, Ont.
John R. Allan, High Vice-Chief Ranger		Toronto, "
Thomas White, High Secretary		Brantford, "
John Neelands, High Treasurer		Brantford, "
H. Gummer,	Elected Members	Guelph, "
H. D. Henderson		Whitechurch, Ont.
Geo. Faulkner,		Ottawa, "
F. J. Jameson,		Peterborough, "
H. A. Brosseau,		Montreal, Que.
Ernst Gartung, Superintendent of Organization		Brantford, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES

Amounts covered by contracts other than for Endowment or for Sick or Funeral Benefits $31,727,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	27,165	28,276,500 00
Add contracts taken during 1898, new or renewed	5,686	5,569,000 00
Gross number and amount of contracts on foot at any time during 1898	32,851	33,845,500 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1898	137	143,937 06		
Contracts lapsed and cancelled in 1898	1,925	1,974,062 94		
Total deductions extended	2,062	2,118,000 00	2,062	2,118,000 00
Net contracts in force 31st December, 1898			30,789	31,727,500 00

III. Funeral Benefits.

The Funeral Benefits are undertaken by the High Court and Subordinate Courts, and the total membership of this department was, at the 31st December, 1898, 15,134.

Number of members of the Society who died during 1898, 137.

The total amount of Funeral Benefits paid in 1898, High Court, $2,720; Subordinate Courts, $903.28.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1898, was $92,864 51.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1898, 2,121.

The total amount of Sick Benefits paid in 1898, High Court $42,066.33; Subordinate Courts, $13,813.92.

Number of weeks' sickness experienced in 1898, High Court, 9,674¼; Subordinate Courts, no information.

Amount paid for medical attendance during 1898, $10,628.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1898, was $92,864 51.

V. Assets.

——	Amount	
	$	c.
Cash value of bonds, debentures and other securities	512,522	66
Actual cash on hand as per audit statement, 31st December, 1898 (Cash mentioned in above item is held by Treasurer and Trustees of Subordinate Lodges.)	92,864	51
Cash on deposit to Society's credit not drawn against in the following chartered banks:		
Bank of Hamilton, Wingham, Ont	20,000	00
Bank of Montreal, Peterborough, Ont	10,000	00
Molson's Bank, Winnipeg, Man	10,000	00
Quebec Bank, Toronto, Ont	10,000	00
Merchants' Bank of Halifax, Montreal, Que	10,000	00
Standard Bank of Canada, Brantford, Ont	10,000	00
Bank of Nova Scotia, Charlottetown, P.E.I.	10,000	00
Bank of Montreal, Deseronto, Ont	10,000	00
Bank of Hamilton, Morden, Man	10,000	00
Bank of Hamilton, Hamiota, Man	10,000	00
Standard Bank of Canada (Current account), Brantford, Ont	60,971	23
Molsons' Bank (Current Account), Winnipeg, Man	12,679	86
Bank of Hamilton (Quebec Government Deposit), Wingham, Ont	5,000	00
Total assets Life Insurance Fund $701,173.75		
" General Fund 123 93		
Amount of all other assets	4,497	23
Total assets	798,535	49

VI. Liabilities.

Amount of all liabilities $4,483 02

VII. Miscellaneous.

Assessments for purposes of Life Insurance certificates are made monthly.

Twelve assessments were made in 1898, payable on or before the last day of each month.

The Society's accounts were, during 1898, audited in the months of January, May, August and October.

The following books of record or account are kept for purposes of insurance certificates or benefits: day book, cash book, record book, certificate ledger, insurance and sick and funeral benefit fund ledger, general ledger, monthly return books and semi-annual return books.

Names and post office addresses of the Auditors for 1898 were as follows: Thomas W. Gibson, Parliament Buildings, Toronto, Ont.; John Burgess, Bluevale, Ont.

No changes were, during 1898, made in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1898, 22,340.

Number of members in Ontario who died during 1898, 103.

Amount of death benefits paid to Ontario members during 1898, $107,788.00.

VIII. Cash Receipts.

Cash balance from 1897 (not extended) $683,598.49.

——	High Court	District High Court.	Subordinate Courts.
Cash received during 1898 from:	$ c.	$ c.	$ c.
Application and initiation fees			6,166 16
Dues			63,209 50
Cards			124 35
Assessments	274,835 33		
Per capita tax	23,453 99	2,961 91	
Certificate fees	6 113 43	516 00	
Enrollment fees	2,087 20	67 00	
Charter fees	2,619 00	69 00	
Supplies sold	1,952 23	296 04	
Medical fees	1,638 53	145 25	
Interest	21,352 15		
Premium for guarantee of Court Officers	642 33		
All other sources			9,912 60
Total receipts	334,694 19	4,055 20	79,412 61

IX. Cash Expenditure.

——	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1898 for: (a) *Expenses of Management.*	$ c	$ c.	$ c.
Charter fees			2,820 00
Grants	715 00	200 00	
Organization expenses (including salaries, etc)	16,102 23	386 40	
Law costs	200 81		
By-law Committee	137 62	25 00	
Medical Board expenses	1,835 98	136 25	
Expenses of annual meeting	460 02	137 19	
Executive Committee expenses	507 57	25 00	
Supplies bought	1,531 62	76 90	
Office expenses	3,306 46	266 67	
Rent	350 00	105 00	
Salaries, officers' and auditors' fees	3,150 00	1,100 00	
Clerk hire	3,410 00	220 00	
Official journal	3,254 49		
Printing and advertising	3,119 47	409 20	
Cash prizes	307 50		
Premiums for guarantee of officers	406 75	45 00	
Other management expenses	1,185 55	1,746 95	35,381 69
Total expenses of management	39,980 57	4,879 56	38,201 69
(b) *Miscellaneous Expenditure.*			
Life insurance claims other than endowments	143,937 06		
Funeral benefits	2,720 00		903 28
Sick benefits	42,066 33		13,813 92
Medical attendance			10,628 00
Total expenditure	228,703 96	4,879 56	63,546 89

SUPREME LODGE KNIGHTS OF PYTHIAS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

Head Office of Supreme Lodge, Nashville, Tenn. U.S.A.

Chief Agent and Attorney for Ontario, Walter Haynes, 1 Rosebery Avenue, Toronto, Ontario.

Organized 19th February, 1864 Re-incorporated by special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario for the 31st December, 1898, were as follows:

W. H. Murch	Grand Chancellor	St. Thomas.
J. S. MacKay	Grand Vice-Chancellor	Woodstock.
W. Haynes	Grand Keeper of Record and Seal	Toronto.
J. P. McLeod	Grand Master of Exchequer	Hamilton.
W. A. Cates	Grand Prelate	Windsor.
R. Ironsides	Past Grand Chancellor	London.

MOVEMENTS IN INSURANCE CERTIFICATES

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits:

SUPREME LODGE.	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			51,478	96,675,500 00
Add contracts taken during 1898			8,420	12,041,000 00
Gross number and amount of contracts on foot at any time during 1898.			59,898	108,716,500 00
Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1898	568	1,196,000 00		
" lapsed	4,777	7,286,000 00		
" cancelled	26	54,000 00		
Total deductions	5,371	8,536,000 00	5,371	8,536,000 00
Net contracts on foot 31st December, 1898			54,527	100,180,500 00
In Ontario, 141.				
Contracts in force, $219,500.00.				

CASH RECEIPTS.

Fees	$ 1,004 55
Interest	9,972 21
Monthly payments	1,217,289 90
Dues	58,476 25
Total receipts	$1,286,742 91

CASH EXPENDITURE.

Life insurance claims	$1,151,059 15
Printing, supplies and office expenses	27,887 24
Adjustment of claims	16 122 56
Annulled certificates refunded	10,895 75
Medical examinations	22,651 00
Organization, etc	40,306 16
Total expenditure	$1,268,921 86
Balance, receipts over expenditure, 1898	17,821 05
" on hand 31st December, 1897	465,699 05
Balance on hand 31st December, 1898	$483,520 10
Deposits as follows:	
First National Bank, Chicago	$37,041 30
Bonds and securities	446,478 80
	$483,520 10

GRAND LODGE.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a total membership of 1,163 at 31st December, 1898.

Nine members of the Society died during 1898, and Funeral Benefits amounting to $287.65 were paid.

SICK BENEFITS.

Number of members who received sick benefits in 1898, 119.

Amount of benefits paid during 1898 in respect of sick members, $1,550.85.

Number of weeks' sickness experienced in 1898, 436.

Amount paid for medical attendance during 1898, $778.93.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1898, $11,524.28.

ASSETS.

	Grand Body.	Subordinate Bodies.
Cash in bank 31st December, 1898	$86 06	$13,242 22
Total assets	$86 06	$13,242 22

LIABILITIES.

Aggregate amount of all liabilities	$136 85

MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates and are payable on the 10th day of each month.

The books of the Society were audited on 12th July, 1898.

Books kept by the Society are as follows:—Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of auditors:—A. R. Whyte, Hamilton; John Read, Petrolea.

CASH RECEIPTS.

	Grand Lodge.	Subordinate Bodies.
Cash balances from 1897 (not extended)	$69 09	$14,266 32
Cash received during 1898 from:		
Application Fees / Initiation fees	.....	462 00
Dues	.....	6,628 71
Per capita tax and levies	1,227 00	
Assessments	.....	88 25
Degrees and cards	.....	392 00
Supplies sold	161 18	58 75
Rent	.....	346 30
Interest	.....	260 45
All other sources	.....	495 43
Total receipts	$1,388 18	$8,731 89

CASH EXPENDITURE.

Cash paid during 1898 for:

(*a*) *Expenses of Management.*

Per Capita tax and levies	$100 00	$1,218 20
Registration fee	25 00	.....
Expenses of annual meeting	300 50	.....
Supplies bought	218 17	110 41
Travelling expenses	16 85	.....
Rent, light, heat and taxes	70 00	1,617 28
Salaries, directors' and auditors' fees	262 50	324 31
Official Journal	247 55	.....
Printing, stationery and advertising	43 55	139 65
Postage, telegrams and express	68 39	150 41
Premiums for guarantee of lodge officers	5 00	.....
Other expenses (detailed in memo)	13 70	.....
Total expenses of management	$1,371 21	$3,560 26

(*b*) *Miscellaneous Payments.*

Funeral benefits	.....	287 65
Benefits to widows and orphans	.....	272 00
Sick benefits	.....	1,550 85
Medical attendance	.....	778 93
Gratuities to distressed members	.....	180 90
Other expenditures	.....	481 64
Total expenditure	$1,371 21	$7,112 23

THE CANADIAN ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 49 King Street West, Toronto, Ont.

Organized in June, 1852, and incorporated in Ontario 11th September, 1882.

The Executive Officers for the year ending 31st December, 1898, were as follows :

Robert Clark, Grand Master ..... Troy, Ont.
Thomas A. Wardell, Past Grand Master ..... Dundas.
William H. Shaw, Deputy Grand Master ..... Toronto.
Robert Fleming, Grand Secretary ..... 49 King Street West, Toronto.
George Boxall, Grand Treasurer ..... 252½ Yonge Street, Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing Subsequently to 1904.	Total.
Amount covered by Endowment Contracts in force 31st December, 1898	$109,800 00	$109,800 00
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1898		2,264,350 00
Total 31st December, 1898		$2,374,150 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			423	119,000 00
Add contracts taken during 1898				
Gross number and amount of contracts on foot at any time during 1898			423	119,000 00
Deductions :		$ c.		
Contracts lapsed in 1898	46	9,000 00		
" matured in 1898	1	200 00		
Total deductions extended	47	9,200 00	47	9,200 00
Net endowment contracts on foot 31st December, 1898			376	109,800 00
No. of certificate holders in good standing 31st December, 1898			368	

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			2,618	2,008,650 00
Add contracts taken in 1898, new or renewed			1,013	570,100 00
Gross number and amount of contracts on foot at any time during 1898			3,631	2,578,750 00
Deductions :				
		$ c.		
Contracts matured in 1898	22	12,850 00		
" lapsed in 1898	402	301,550 00		
Total deductions extended	424	314,400 00	424	314,400 00
Net contracts on foot 31st December, 1898			3,207	2,264,350 00
Grand total number certificate holders in A and B at 31st December, 1898			3,164	

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Lodge. Total membership of Subordinate Bodies at 31st December, 1898, in Ontario, 3,796. British Columbia, 200. Total, 3,996.

Twenty five members died during 1898, and the amount of Funeral Benefits paid in 1898 was $1,000.00.

Seventeen members' wives died in 1898, and the amount of Funeral Benefits paid in 1898 was $340 00.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1898, was $60.31.

IV. Sick Benefits.

Sick Benefits are undertaken by Subordinate Lodges entirely.

Number of members who received Sick Benefits in 1898, 380.

The total amount of benefits paid in 1898, $4,010.00.

Number of weeks' sickness experienced in 1898, 1,380.

The total amount paid for medical fees was $2,661.94.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	$1,900 00	
" bonds, debentures and securities	5,000 00	$3,421 18
Cash on deposit to Society's credit, not drawn against as follows:		
In Imperial Bank, Queen and Yonge streets, Toronto	.....	7,433 28
In Western Canada Loan and Savings Company	1,199 89	.....
In Imperial Bank, Toronto	6,541 22	.....
Interest due and accrued on mortgages	95 00	61 78
Dues and assessments in course of collection	1,635 00	1,961 78
Miscellaneous	2,159 67	7,920 87
Total assets, Insurance and Endowment Funds $16,174 97		
Total assets	$18,530 78	$20,798 89

VI. Liabilities.

Amount of claims supposed, reported or adjusted	$1,000 00	.....
" other liabilities	161 28	$1,689 14
Total liabilities	$1,161 28	$1,689 14

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1898, none.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made in 1898.

The Society's books were duly audited during 1898, July 16 and February 27, 1899.

Books of record or account kept by the Society: Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the Auditors for 1898 were as follows: W. L. Young, Markdale, Ont.; C. A. Lapp, Brighton.

Certain changes were, during 1898, made in the Constitution and Rules in respect of insurance certificates or benefits.

Number of members in Ontario	3796
Number of certificate holders in Ontario at 31st Dec, 1898	3074
Number of members who died during 1898	22
Amount of death benefits paid to Ontario members during 1898	$14,300 00

VIII. Cash Receipts.

Cash balance from 1897 (not extended) Grand Treasurer	$9,512 31
" " " subordinate bodies	7,056 01

Cash received during 1898 from:	Grand Body.	Subordinate Bodies.
Application, certificate and registration fees	$1,125 89	.....
Initiation fees	.....	$1 536 92
Dues	.....	46 63
Assessments	18,2c0 96	19,368 22
Per capita tax and levies	7,093 79	.....
Degrees and cards	.....	90 53
Charter fees	394 60	.....
Supplies sold	122 08	.....
Rent	.....	450 70
Interest	315 35	140 49
All other sources	.....	696 81
Total receipts	$27,332 67	$22 330 30

IX. Cash Expenditure

Cash paid during 1898 for:

(a) *Expenses of Management.*

Law costs	141 39	.....
Registration fees	75 00	.....
Expenses of meeting	440 61	.....
Supplies bought	555 59	.....
Travelling expenses and organization	3,332 85	.....
Rent, light, heat and taxes	287 50	1,882 29
Salaries, officers and auditors' fees	1,525 01	1,021 31
Official journal of proceedings	101 18	.....
Printing, stationery and advertising	275 87	.....
Postage, telegrams and express	218 79	.....
Premiums for guarantee of lodge officers	25 00	.....
Other expenses	1,154 27	3,565 44
Total expenses of management	$8,133 06	$6,469 04

(b) *Miscellaneous Payments.*

Per capita tax and levies other than for management	.....	8,504 24
Endowments or payments in the nature thereof	250 00	.....
Life insurance claims	14,050 00	.....
Funeral benefits	1,340 00	.....
Benefits to widows and orphans	211 90	334 82
Sick benefits	118 91	4,010 00
Medical attendance	.....	2,661 94
Total expenditure	$24,103 87	$21,980 04

GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Richmond Street East, Toronto, Ontario.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Hon. N. C. Wallace, M.P., President	Woodbridge.
J. S. Leighton, Secretary	Toronto.
W. J. Parkhill, Treasurer	Midland.
Dr. J. Noble, Executive	Toronto.
A. J. Sinclair, "	"
Dr. Beattie Nesbitt, "	"
A. J. Armstrong, "	St. John, N.B.

I. CURRENCY OF INSURANCE CERTIFICATES.—No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	1,800	1,800,000 00
Add contracts taken during 1898 new or renewed	212	212,000 00
Gross number and amount of contracts on foot at any time during 1898	2,012	2,012,000 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1898	11	11,000 00		
" lapsed in 1898	136	136,000 00		
Total deductions carried out	147	147,000 00	147	147,000 00
Net contracts on foot at 31st December, 1898			1,865	1,865,000 00

III. Funeral Benefits.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1898, of 65,000.

IV. Sick Benefits.

Sick Benefits are undertaken by the Primary Lodges.

V. Assets.

Cash in Secretary's hands	$	304 30
" on deposit to Society's credit, not drawn against, in Dominion Bank, Toronto		10,874 56
Interest		45 00
Other assets		355 33
Total assets	$	11,579 19

VI. Liabilities.—None.

VII. Miscellaneous.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1898 and were payable at the close of each and every month.

The Society's accounts were duly audited on January 20th, 1899.

The following books of record and account are kept for purposes of insurance certificates or benefits: Membership register, assessment register and cash book.

Names and post office addresses of the Auditors for 1898 were as follows: W. H. Stewart, Warwick; John H. Delamere, Minden.

Certain changes were, during 1898, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits, which are filed herewith.

Number of certificate holders in Ontario, 1,582.

Number of members in Ontario died during 1898, 7.

Amount of death benefits paid to Ontario members during 1898, $7,000.

VIII. Cash Receipts.

Cash balance from 1897 (not extended)	$2,743 01	
Cash received during 1898 from :		
Initiation fees		165 00
Dues		1,798 00
Assessments		19,415 73
Interest		45 00
Total receipts		21,423 73

IX. Cash Expenditure.

Cash paid during 1898 for :

(a) Expenses of Management.

Commission	$12 86
Registration fee	25 00
Supplies bought	84 43
Travelling expenses	14 40
Rent, light, heat and taxes	196 08
Salaries, officers' and auditors' fees	792 51
Clerk hire	312 00
Printing, stationery, advertising and supplies	268 89
Postage, telegrams and express	411 41
Premium for guarantee	15 00
Other expenses (detailed in memo.	744 97
Total expenses of management	2 877 55

(b) Miscellaneous Payments.

Life insurance claims	9,710 00
Total expenditure	$12,587 55

THE SUPREME COUNCIL OF THE ROYAL ARCANUM

Annual Statement for the Year Ending 31st December, 1898

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Daniel F. MacWatt, Barrie.

Organized 23rd June 1877, incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Edson M. Schryver, Supreme Regent ..... Baltimore, Md.
W. O. Robson, " Secretary ..... Boston, Mass.
E. A. Skinner, " Treasurer ..... Westfield, N.Y.

I. Currency of Insurance Certificates.

Amounts covered by contracts other than for Endowments, or for Sick or Funeral Benefits, in force 31st December, 1898 ..... $537,819,000.00

II. Movement in Insurance Certificates.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			195,105	558,366,000 00
Add contracts taken during 1898, new and renewed			9,039	23,139,000 00
Gross number and amount of contracts on foot at any time during 1898			204,144	581,505,000 00
Deductions:		$ c.		
Contracts matured in 1898, by death	1,898	5,494,500 00		
" lapsed in 1898, suspension	12,477	33,921,000 00		
" surrendered in 1898 (withd'ls)	580	1,600,500 00		
" cancelled in 1898	5	15,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1898	14,960	41,031,000 00 2,655,000 00		
Total deductions extended	14,960	43,686,000 00	14,960	43,686,000 00
Net contracts on foot at 31st December, 1898			189,184	537,819,000 00

Funeral and Sick Benefits.—None undertaken by the Supreme Council.

V. Assets.

Cash value of real estate, less incumbrances		$51,170 97
Cash value of bonds, etc		43,502 50
Cash on deposit to Society's credit, not drawn against, in the following banks:		
W. & O. B. Fund.		
National Bank of the Commonwealth, Boston	$32,688 76	
National Bank of the Republic, Boston	37 575 44	
New England Trust Company, Boston	40,000 00	
The National Bank of Baltimore	39,772 66	
American National Bank, Baltimore	16,896 77	
Buffalo Loan, Trust & Safe Deposit Co, Buffalo	20,000 00	
National Bank America, Chicago	48 465 03	
The Bankers' National Bank, Chicago	69,255 89	
Central National Bank, Cleveland	42,941 31	
Commercial National Bank, Detroit	49 513 17	
First National Bank, New York	41,526 28	
Merchants' National Bank, New York	34 737 29	
Hanover National Bank, New York	43,831 99	
Garfield National Bank, New York	26,525 07	
Corn Exchange Bank, New York	46,838 45	
United States Trusts Company, New York	40,000 00	
Central National Bank, Philadelphia	36,670 50	
Farmers' Deposit National Bank, Pittsburg	45,141 92	
National Bank of Commerce, St. Louis	41 973 79	
The Bank of Toronto, Toronto, Ont	28,239 50	
The National Bank of Westfield, N.Y	19,555 30	
First National Bank of St. Paul, Minn	45,173 67	
Peoples' Trust Company, Brooklyn, N.Y	36,424 01	
Planters' National Bank, Richmond, Va	24,946 53	
Massachusetts Loan & Trust Company, Boston, Mass	33,484 93	
Bank of Toronto, Montreal, Que	17,453 10	
Manufacturers' Nat. Bank, Baltimore, Md	24 168 79	
Manufacturers' & Traders' Bank, Buffalo, N.Y	46,827 88	
Second National Bank, Cincinnati	23,660 38	
First National Bank, Milwaukee	43,740 21	
Total depository balances	$1,072,023 62	
Less outstanding orders	171 840 00	
Balance Jan. 1st, 1899		$900,183 62
General Fund.		
Garfield National Bank, New York	6,625 50	
National Bank of the Commonwealth, Boston	9 277 32	
The National Bank of Westfield, N.Y	4,719 93	
Total general fund balance	$20,622 75	
Less outstanding orders	7,351 32	
Balance Jan. 1st, 1899		$13,271 43

Merchants' National Bank, Boston, Mass., Emergency Fund		$100 000 00
National Bank of the Commonwealth, Boston, Sup. Secretary's Contingent Fund		2,500 00
Dues and assessments due and unpaid back assessments	$2,005 99	
Dues and assessments called, but not yet payable in hands of sub-treasurers	538,821 10	
Net value extended		540 827 09
Interest due and accrued on bonds, etc		446 67
Interest due and accrued on Bank Balances and deposits		2 567 97
All other assets		14,137 14
Total assets		$1,668,607 39

VI. Liabilities.

Amount of claims admitted	$36 500 00
" " supposed or reported or adjusted	743 100 00
" " resisted	27,000 00
All other liabilities	1,218 02
Additional claims on account of persons not in good standing in the Order	43,500 00
Total liabilities	$851,318 02

VII. Miscellaneous

Actions or proceedings instituted by or against the Society during 1898:

T. J. Hand, 725, New York. In Court. Died under suspension.

J. Deuble, 530 Iowa. In Court. Died under suspension.

A. Michael, 730, Illinois. In Court. Died under suspension.

W. T. Fullerton, 1167, Georgia. In Court. Died under suspension

J. J. Berkhout, 992, New Jersey. In Court. Died after expulsion

A. P. Nichols, 419, New York. In Court. Elected to membership but died before receiving degree.

Assessments for the purpose of life insurance certificates are made monthly since August 1st, 1898, prior to that, as often as required. Fifteen (15) assessments were made during the year 1898.

The accounts and books of the Society were audited for the year 1898 on April 12th-28th, and September 29th-October 11th.

The books of record and account kept for purposes of insurance certificates or benefits are registers of membership of each council, registers of benefit certificates, registers of deaths, registers of suspension, withdrawals, etc., and the usual cash books, journals and ledgers.

Name and address of the auditors of accounts for 1898: Charles P. Ingersoll, Buffalo, N.Y.; Walter F. Irvine, Norfolk, Va.; Robert H. Alberts, Hoboken, N J.

No changes were, during 1898, made in the organization and management of the Society.

Certain changes were, during 1898, made in the Constitution and Rules, in relation to insurance certificates or benefits

Number of certificate holders in Ontario at 31st December, 1898, 3,219

Number of members in Ontario who died in 1898, 33.

Amount of death benefits paid to Ontario members during 1898, $94,403 22.

VIII. Cash Receipts

Cash balances from 1897 (not extended)	$552,683 76	
Cash received during 1898 from :		
Application fees		11,202 00
Assessments		5,719,014 54
Per capita tax and levies		31,205 68
Fines		850 60
Dues and cards from members at large		53 00
Charter fees		350 00
Interest and dividends		18,861 32
Supreme Council dues		79,107 80
Supplies sold		6,389 48
Rent		663 50
Borrowed money (temporary loan)		10 000 00
All other sources		10,484 54
Total cash receipts		$5,888,182 46

IX Cash Expenditure.

Cash paid during 1898 for :

(a) *Expenses of Management.*

Charter fees, extension of the Order, etc	$11,674 78
Law costs	4,137 22
Expenses annual meeting	16,928 51
Travelling expenses, official visits, etc	4,493 12
Taxes	727 70
Salaries, officers' and auditors' fees	29,175 00
Clerk hire	31 524 03
Official journal	1,516 78
Printing, stationery and advertising	10,023 64
Postage, telegrams and express	6,732 47
Registration fees	238 20
Investigating claims	317 60
Interest	50 00
Total expenses of management	$117,539 05

(b *Miscellaneous Expenditure.*

Borrowed money repaid	10,000 00
Life insurance claims	5,279,242 94
Expenditure other than foregoing	18,129 18
Total expenditure	$5 424,911 17

DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 39 King William Street, Hamilton, Ont.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Geo. H. Lees, Dominion Councillor ..... Hamilton, Ont.
C. Van N. Emory, Dominion Secretary ..... Hamilton, Ont.
A. C. Neff, C.A., Dominion Auditor ..... Toronto.
W. A. Edwards, " " ..... Toronto.
B. E. McKenzie, M.D., Medical Referee ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts in force 31st December, 1898, maturing subsequently to 1904	$1,209,250 00
Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits	8,905,050 00
Total	$10,114,300 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Endowments or Benefits in the nature thereof

	Number.	Amount.
		$ c.
ontracts in force 31st December, 1897	2,136	1,623,500 00
Add contracts taken during 1898	96	49,500 00
Gross number and amount of contracts on foot at any time during 1898	2,232	1,673,000 00

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured 1898	21	18,000 00		
Contracts lapsed 1898	649	435,250 00		
Contracts surrendered 1898	13	7,500 00		
Error last year's return	122	10,500 00		
Total deductions extended	805	463,750 00		
			805	463,750 00
Net endowment contracts on foot 31st December, 1898			1,427	1,209,250 00

(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	6,060	8,424,000 00
Add contracts taken during 1898, new or renewed	1,188	1,050,300 00
Gross number and amount of contracts on foot at any time in 1898	7,248	9,474,300 00

	Number	Amount.		
Deductions :		$ c.		
Contracts matured in 1898	44	67,000 00		
" lapsed in 1898	437	486,750 00		
Error in last year's returns	149			
Add to above deductions the amount by which various certificates still on foot were reduced during 1898		15,500 00		
Total deductions extended	630	569,250 00	630	569,250 0
Net contracts on foot 31st December, 1898			6,618	8,905,050 00
Grand total number of certificate holders in A and B 31st Dec., 1898			6,618	10,114,300 00

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 776.

Three members of the Grand Council died in 1898, and funeral benefits were paid amounting to $150.00.

IV. Sick Benefits.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1898 Sick Benefits to 95 members.

Amount paid for Sick Benefits, $1,336.00.

The number of weeks' sickness experienced in 1898 was 362.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1898, was $1,358.73.

V. Assets.

——	Supreme Body.	Grand Body.
	$ c.	$ c.
Cash value of real estate	9,941 20	
Actual cash on hand (other than in bank) held by the Secretary pending deposit	337 36	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Montreal, Hamilton	52,156 36	1,358 73
B.N.A., "		3 88
Merchants' Bank, Montreal	5,000 00	
All other assets	3,128 57	
Totals	70,563 49	1,362 61

VI. Liabilities.

——	Supreme Body.
	$ c.
Amount of all liabilities	8,060 21
Total	8,060 21

VII. Miscellaneous.

No actions were instituted by or against the Society during 1898.

Assessments are made for the purposes of life insurance each month, and are payable first of each month. Twelve such assessments were made in 1898.

The Society's books were duly audited during 1898 monthly.

Names and post office addresses of the auditors for 1898 were as follows: A. C. Neff, F.C.A., Toronto; W. A. Edwards, Hamilton.

No changes in the Constitution and Rules were made during 1898.

Number of members in Ontario at 31st December, 1898, 8,208.

Number of certificate holders in Ontario 31st December, 1898, 5,395.

Number of members in Ontario who died during 1898, 37.

Amount of death benefit claims paid to Ontario members during 1898, $59,400.

VIII. Cash Receipts.

——	Supreme Body.	Grand Body.
	$ c.	$ c.
Cash balance from 1897 (not extended) $63,414.60		
Cash received during 1898:		
Application fees	1,350 50	367 50
Assessment fees	8,698 95	.....
Assessments (Total Disability)	9,517 95	.....
Assessments (Death Benefits)	73,123 03	2,590 56
Per capita tax and levies	3,513 26	4,929 58
Supplies sold	1,093 04	171 20
Charter fees	.....	80 00
Interest and dividends	3,908 99	.....
All other sources	2,813 63	.....
Total	104,019 35	8,138 74

IX Cash Expenditure.

	Supreme Body.	Grand Body.
Cash paid during 1898 for:	$ c.	$ c.
A. Expenses of Management.		
Per capita tax or levies for management		2,889 63
Commission	2,820 45	653 50
Law costs	116 54	
Registration fees	109 97	
Medical fees	720 00	145 80
Interest	139 21	
Expenses of annual or biennial meeting	591 45	258 28
Supplies bought	477 56	155 53
Travelling expenses	406 26	
Rent, light, heat and taxes	260 60	
Managing officers' salaries and officers' and auditors' fees	3,768 91	745 00
Clerk hire	737 50	
Official Journal	2,131 26	
Printing (other than official journal), stationery and advertising	518 52	
Postage, telegrams and express	605 61	146 41
Board fees	296 65	
Other management expenses detailed in memo	266 88	
Total Expenses of management	13,967 37	4,992 15
B. Miscellaneous Expenditure.		
Endowments or payments in the nature thereof	6,856 30	
Life insurance claims other than endowments	72,108 75	
Funeral benefits		150 00
Sick benefits		1,336 00
Investments	9,941 20	
Expenditure other than any of the foregoing	7,063 61	
Grand totals	109,940 23	6,478 15

THE SUPREME TENT OF THE KNIGHTS OF THE MACCABEES OF THE WORLD.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, 527 Huron Avenue, Port Huron, Mich.

Chief Agent and Attorney for the Province of Ontario, A. E. Mallory, M.D., Colborne.

Organized 1st September, 1883, incorporated in State of Michigan 11th September, 1885. Re-incorporated August 31st, 1894, and November 7th, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Daniel P. Markey,	Supreme	Commander	Port Huron.
Nathan S. Boynton,	"	Record Keeper	Port Huron.
Chas. D. Thompson,	"	Finance "	Port Huron.
John W. Porter,	"	Trustee	Port Huron.
David D. Aitkin,	"	Trustee	Flint.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or Funeral Benefits, at 31st December, 1898 ..... $199,945,640 71

II. Movement in Insurance Certificates.

(*a*) Contracts for Endowment or for benefits in the nature thereof.—No information.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1897	122,206	$ c. 180,920,140 71
Add contracts taken during 1898, new or renewed	30,624	37,170,500 00
Gross number and amount of contracts on foot or at any time during 1898	152,930	218,090,640 71

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured in 1898	788	1,290,220 00		
" lapsed in 1898	13,799	16,854,780 00		
Total deductions extended	14,507	18,145,000 00	14,507	18,145,000 00
Net contracts on foot at 31st December, 1898			138,343	199,945,640 71

III. Funeral Benefits.

Number of members died in 1898, 12.
Total amount of Funeral Benefits paid, $600.00.

IV. Sick Benefits.

Number of members who received Sick Benefits in 1898, 189
Total amount of benefits paid, $11,994.10.
Number of weeks' sickness experienced, 993.

V. Assets.

Actual Cash on hand 31st December, 1898		$ 8,094 21
Bonds, etc		587 183 80
Cash in Commercial Bank, Port Huron		165 422 22
First National Bank, Port Huron		20,000 00
Port Huron Savings Bank		20,000 00
" "		91 94
Dues and assessments called, but not yet payable		150,000 00
Total assets Life Insurance fund	$863 576 05	
" Sick and Funeral fund	33,317 22	
" General fund	53,898 90	
Total assets		$950,792 17

VI. Liabilities.

Amount of claims admitted by Society	$ 30 900 15
" " in process of adjustment	123,800 00
" " resisted	47 000 00
" other liabilities	16,418 02
Total liabilities	$218,118 17

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1898. —No information.

Assessments were made monthly in 1898.

Twelve assessments were made during the year 1898, and were payable on the first day of each month.

The Society's books and accounts were audited each month by the Supreme Auditors.

Names and addresses of the Auditors for 1898 :

Supreme Finance Auditors : Geo. J. Seigle, Buffalo ; W. E. Blaney, Oil City, Pa. ; W. F. B. Coulter, Sarnia, Ont. Meet monthly.

Supreme Board of Trustees : Daniel P. Markey, Nathan S. Boynton, Charles D. Thompson, John W. Porter, all of Port Huron, Mich. ; D. D. Aitken, Flint. Meet weekly.

No changes were made in the organization or management during the year 1898 in relation to Insurance Certificates or Benefits.

Registers are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario 31st December, 1898, 10,363.

Number of members in Ontario who died during 1898, 67.

Amount of Death Benefits paid to Ontario members during 1898, $83,130.00.

Amount of disability benefits paid in 1898, $3,700.00.

VIII. Cash Receipts.

Cash Balances from 1897 (not extended)	$452,341 02	
Cash received during 1898 :		
Application fees		$18,275 13
Assessments		1,751,687 97
Dues		4,989 90
Charter fees and supplies		60,006 53
Interest		16,087 91
All other sources. (Sick and Funeral Fund, etc)		35,175 82
Total cash receipts		$1,836,223 26

IX. Cash Expenditure.

(a) *Expenses of Management.*

Commission	$37,605 56
Law costs	10,244 08
Registration fees	809 81
Investigation of claims	106 90
Percentage paid State great camps	65,561 40
Expenses of building account	2,295 24
Supplies bought	17,716 11
Travelling expenses	5,065 17
Rent, light, heat and taxes	2,762 67
Salaries officers', auditors' fees	17,101 72
Clerk hire	19,603 86
Printing official journal	17,787 34
Printing, stationery, etc	8,822 43
Postage, telegrams and express	9,040 64
Premium for guarantee of lodge officers	75 00
Other management expenses	1,722 75
Total expenses of management	$216 320 48

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	1,207,967 17
Disability claims	46,984 42
Advanced payments returned	1,098 39
Sick and accident benefits	11,994 10
Funeral benefits	800 00
Gratuities to distressed members	2,607 55
Total expenditure	$1,487,772 11

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1898.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1898, were as follows:

Robt. J. Orr, President.....Toronto.
Chas. E. Kyle, 1st Vice-President.....Toronto.
M. C. Ellis, 2nd Vice-President.....Toronto.
Jas. C. Black, Treasurer.....Toronto.
Jas. Sargant, Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.—None.

III.—SICK BENEFITS.—No Official Sick Fund.

IV.—FUNERAL BENEFITS.—None.

V. ASSETS.

Mortgages	16,333 33
Cash value of shares, bonds, debentures, etc	190,569 23
" real estate	50,000 00
Cash on deposit not drawn against in Dominion Bank, Toronto	32,490 65
All other assets	2,150 00
Total assets	$291,543 21

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made.

The Association's books were duly audited on December 15th, 1898.

Books of record or account kept for purposes of Insurance Contracts or Benefits, Mortuary Benefit Book.

Names and post office addresses of the Auditors for 1898 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

Certain changes were, during 1898, made in the Constitution or Rules in relation to Insurance Certificates or Benefits.

No. of members in Ontario, 4,399.

No. of members in Ontario who died in 1898, 35.

Amount of benefits paid during the year, $29,060.00.

Cash Receipts.

Cash balance from 1897 (not extended)	$2,577 08
Cash received during 1898 from :	
Travelling certificates	$40,300 00
Honorary "	3,690 00
Duplicate "	64 00
Interest "	10,397 77
Accident Insurance	615 00
Rentals	1,818 00
British Canadian Loan Co. Debentures	10,000 00
Bracebridge Debentures	104 52
Burk's Falls "	166 71
Port Hope "	165 94
Huntsville "	452 27
Total receipts	$67,774 21

Cash Expenditure.

Amount paid during 1898 :

(a) *Expenses of Management.*

Agencies	575 26
Papers and periodicals	77 18
Auditors and scrutineers	325 00
Treasurer	200 00
Actuary	250 00
Legal charges	230 56
Non resident directors	294 00
Sundries	152 03
Travelling expenses	400 00
Printing and advertising	414 10
Stationery and postage	457 14
Secretary's salary	1,800 00
Assistant's "	416 00
Petty cash	131 77
Wages	445 50
Lighting	85 75
Taxes and insurance, etc	419 16
Water	525 72
Heating	138 90
Other expenses	289 47
Total expenses of management	$7,627 54

(b) *Miscellaneous Payments.*

Mortuary benefits	29,060 00
Accident bonuses	1,173 10
Balance in Dominion Bank	32,490 65
Total expenditure	$70,351 29

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885, incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Robert Coates, President ..... London.
Alfred Robinson, Secretary ..... London.
Joseph Roach, Treasurer ..... London.

I. CURRENCY OR INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowment or for sick or funeral benefits in force 31st December, 1898..... $788,544 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	886	784,996 00
Add contracts taken during 1898, new or renewed	77	68,222 00
Added for increased membership		1,699 00
Gross number and amount of contracts on foot at any time during 1898	963	854,917 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1898	7	6,125 00		
" lapsed	68	60,248 00		
Total deductions	75	66,373 00	75	66,373 00
Net contracts on foot 31st December, 1898			888	788,544 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Bonds, debentures, securities	$7,900 00
Cash on deposit to Society's credit, not drawn against, in the following banks :	
Huron and Erie Savings and Loan Company, London	3 885 15
Dominion Savings and Investment Society, London	2,099 98
Total assets	$13.885 13

VI. Liabilities.

Amount of claims supposed, or reported or adjusted	$875 00

VII. Miscellaneous.

No actions or proceedings instituted or prosecuted by or against the Society during 1898.

Assessments were made every two months and were payable on the 1st of January, March, May, July, September, November.

Six assessments were made during 1898.

The books of the Society were audited twice during 1898, viz.: 9th June and 8th December.

The books kept for purposes of insurance certificates or benefits are: register, cash book, receipt book, ledger.

The names and post office address of the auditors for 1898 are as follows: John Overell and Charles F. Complin, London, Ont.

No changes were made in the organization or management of the Society during 1898.

No changes were made during 1898 in the Constitution and Laws in relation to Insurance Certificates or Benefits

VIII. Cash Receipts.

Cash balance from 1897 (not extended)	$8,524 01	
Cash received during 1898 from :		
Application fees		$69 00
Dues		905 00
Assessments		8,143 55
Assessments in advance		103 15
Interest and dividends		500 52
Total cash receipts		$9,721 22

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Registration fee	$10 00
Rent, light, heat and taxes	75 00
Salaries, officers' and auditors' fees	580 00
Clerk hire	100 00
Printing, stationery and advertising	169 90
Postage telegrams and express	190 20
Premium for guarantee of lodge officers	10 00
Total expenses of management	$1,135 10

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	6,125 00
Investments	5,000 00
Grand total expenditure	$12.260 00

SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 28 Queen Street West, Toronto.

Organized 12th December, 1874, incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

E. Parnell, Jr., Grand President ..... London.
C. A. Hodgetts, M.D., Grand Vice-President ..... Toronto.
F. B. Cumberland, Past Grand President ..... Toronto.
B. Hinchcliffe, Grand Treasurer ..... Toronto.
John W. Carter, Grand Secretary ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments or for Sick or Funeral Benefits in force 31st December, 1898 ..... $2,977,750 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof. None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			2,823	2,862,750 00
Contracts taken during 1898			181	218,000 00
Gross number and amount on foot at any time during 1898			3,004	3,080,750 00
Deductions:		$ c.		
Contracts matured in 1898	23	24,000 00		
" lapsed in 1898	67	74,000 00		
" cancelled	3	3,000 00		
Disability claims	..	2,000 00		
Total deductions extended	93	103,000 00	93	103,000 00
Net contracts on foot 31st December, 1898			2,911	2,977,750 00

No. of certificate holders, 2,615.

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge with a membership of 14,098.

One hundred and three members of the Society died during 1898.

The total amount of funeral benefits paid in 1898 was $9,200.00.

Seventy-two members' wives died during 1898 and the amount paid in respect thereof was $3,475.00.

Thirty-nine children died during 1898 and the amount paid in respect thereof was $547.50; juvenile lodge, $15.00.

The total amount of cash standing to credit of fund at 31st December, 1898, was $4,267.58.

IV. Sick Benefits.

Number of members who received sick benefits during 1898, 1,942.

The total amount of benefits paid during 1898: Subordinate Bodies, $22,830.93; Juvenile Branch, $417.05.

Number of weeks' sickness experienced in 1898 was 8,155.

Amount paid for medical attendance during 1898 was, Subordinate Bodies, $15,976.63; Juvenile Branch, $417.59.

Total amount of cash standing to credit of fund at 31st December, 1898: Subordinate Bodies, $72,593.43; Juvenile Branch, $2,339.32.

V. Assets

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Mortgages	$3,000 00	.....	.....
Cash value of Bonds, Securities, etc.	300 00	.....	.....
Actual cash on hand 31st December, 1898..	958 98	$7,277 15	$346 91
Cash on deposit in the following banks:			
Imperial Bank, Toronto	22,613 28	.....	.....
Sundry banks, Sundry places	.....	65,316 28	1,992 41
Interest	45 00	.....	.....
Total asset, Insurance Fund .. $22,542 10			
" " Sick and Funeral Fund	82,245 33		
Total assets, General Fund	4,138 30		
Aggregate of all other assets	7,075 72	.....	.....
Total assets	$33,992 98	$72,593 43	$2 339 32

VI. Liabilities.

	Grand Body.	Subordinate Bodies.
Amounts of claims admitted by Society	$1 000 00	
" supposed or reported	500 00	
" other liabilities	545 01	4,599 41
Total liabilities	$2 045 01	,599 41

VII. Miscellaneous.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1898, payable 1st of each month.

The books and accounts were duly audited on February 18th, 1899.

Books of account kept by the Society: Cash books and ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: W. Barker, George Clay and H. Furze, Toronto.

No changes were made in relation to the management of the Society, nor with respect to the constitution.

Number of members in Ontario, 10,246.

Number of certificate holders in Ontario, 2,286.

Number of members in Ontario who died during 1898, 75.

Amount of death benefits paid to Ontario members in 1898, $7,050.00.

VIII. Cash Receipts.

Cash balance from 1897 (not extended), Grand Lodge, $26,316,25; Subordinate, $66,850.32.	
Application fees	$ 706 50
Initiation fees, registration (F. Ben.)	877 60
Assessments: Funeral, $11,070.07; Beneficiary, $29,579.71	40,663 78
Per capita tax and levies	5,464 18
Fines	4 00
Charter fees	60 50
Supplies sold	2,369 93
Interest	761 54
Premiums for guarantee of lodge officers	194 81
All other sources	929 34
Total receipts	$ 52,032 18
Receipts by Subordinate Branches	$ 84,831 59
" Juvenile Branches	1,516 58

Cash Expenditure.

Cash paid during 1898 for :—

(*a*) *Expenses of Management.*

—	Grand Body.	Subordinate Bodies.	Juvenile Branch.
	$ c.	c.	$ c.
Commission	254 50		
Law costs	829 37		
Registration fee	25 00		
Interest	125 40		
Expenses of Annual Meeting	275 30		
Supplies bought	1,571 16		
Travelling expenses	668 11		
Rent, light, heat and taxes	300 00		
Managing officers' salaries, etc	1,600 00		
Clerk hire	997 80		
Official Journal	1,382 01		
Printing, stationery and advertising	748 64		
Postage, telegrams and express	653 89		
Premiums for guarantee of lodge officers	40 00		
Other management expenses	182 52		
Total expenses of management	9,653 70	19,732 10	384 66
(*b*) *Miscellaneous Expenditure.*			
Life insurance payments	26,000 00		
Funeral benefits	13,237 50		
Sick benefits		22,830 93	417 05
Medical attendance	398 25	15,976 63	417 59
Expenditure other than foregoing	1,078 37		
Total expenditure	50,367 82	58,539 66	1,219 30

THE SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876, incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Alex. Fraser, Grand Chief.....Toronto.
John A. McLean, Grand Chieftain.....Guelph.
Alex. Hay, Grand Treasurer.....Thornbury.
Donald M. Robertson, Grand Secretary, 70 Can. Life Bldg. Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, Sick or Funeral Benefits	$ 4,770,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowment or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits*:

——	Number.	Amount.	Number.	Amount.
				c.
Contracts in force 31st December, 1897			4,940	4,284,000 00
Add contracts taken during 1898, new and renewed			1,101	894,000 00
Gross number and amount of contracts on foot at any time during 1898			6,041	5,198,000 00
Deductions:		$ c.		
Contracts matured in 1898	38	35,000 00		
" lapsed in 1898	460	392,500 00		
Total deductions extended	498	427,500 00	498	427,500 00
Net contracts on foot 31st December, 1898			5,543	4,770,500 00

III. Funeral Benefits.

Funeral Benefits (if any) are undertaken by the Subordinate Camps.

Thirty-eight members died in 1898.

IV. Sick Benefits.

No Sick Benefits are undertaken under the Constitution and By-laws, but Sick Benefits are voluntarily paid by some Subordinate Camps.

V. Assets.

Cash on deposit, Bank of Hamilton, Toronto	$20,565 53
" Dominion Bank, Guelph	903 95
Toronto General Trust Company	40,000 00
Bank of Hamilton	7,367 17
Dues called, but not yet payable	3,870 09
Aggregate amount of all other assets	725 00
Total assets	$73 431 74

VI Liabilities.

Amount of claims admitted by Society	$1,000 00
" all other liabilities	1,360 48
Total liabilities	$2,360 48

VII. Miscellaneous.

One action was instituted by Society during 1898, Sons of Scotland *vs.* Faulkner; action to cancel certificate. Still in court.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1898, payable 1st day of each month.

The Society accounts were audited 31st December, 1898. The books of record or account kept for purposes of insurance certificates or benefits: Registers of Subordinate Camps, showing particulars of each certificate issued, ledger, cash journals.

The names and post office addresses of the Auditors of accounts for 1898 were Alex. McMillan, E. A. Maclaurin, Toronto.

No changes were made during 1898 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1898- No information.

Number of members in Ontario died during 1898, 38.

Amount of death benefits paid to Ontario members during 1898, $35,000.00.

VIII. Cash Receipts.

Cash balances from 1897 (not extended), $52,792.19.

Cash received during 1898 from :

	Grand Camp.	Subordinate Camps.
Initiation fees	.....	$1,361 48
Dues	.....	1,279 60
Assessments	$46,201 73	.....
Per capita tax	4,813 78	.....
Certificates	.....	237 50
Charter fees	839 00	.....
Supplies sold	1,828 33	.....
Interest	1,996 33	.....
All other sources	.....	3,392 21
Total cash receipts	$55,679 17	$6,290 79

IX. Cash Expenditure.

Cash paid during 1898 :

(*a*) *Expenses of Management :*

Organizing	$2,098 16	.....
Fraternal Association	40 00	.....
Per capita tax	.....	$4,813 78
Registration fee	25 00	.....
Law costs	202 64	.....
Interest	136 10	.....
Supplies bought	476 65	1,828 33
Travelling expenses	101 40	.....
Salaries, officers and auditors' fees	2,014 06	.....
Rent, light, heat and taxes	116 66	.....
Committees	127 15	.....
Printing, stationery and advertising	407 75	.....
Postage, telegrams and express	470 73	.....
Premiums for guarantee of lodge officers	.....	.....
Other management expenses	97 50	.....
Total expenses of management	6,313 80	6,642 11

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	35,000 00	.....
Sick benefits, etc	.....	2,290 19
Expenditure by other than the foregoing	.....	8,026 96
Total expenditure	$41,313 80	$16,959 26

GRAND LODGE SONS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 82 Hoskin Avenue, Toronto Junction.

Organized 10th March, 1890, incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Alex. Douglas, Grand President.....Toronto.
F. H. Woods, Vice-President .....Toronto.
W. J. Wadsworth, Grand Secretary .....Toronto Junction.
W. J. Dunlop, Grand Treasurer .....Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which is 485.

Two members died in 1898.

Total amount of Funeral Benefits paid during 1898, $200.

No members' wives died during 1898.

Total cash standing to credit of fund 31st December, 1898, $446.64.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges.

Amount of Sick Benefits paid in 1898, $308.00.

No. of weeks' sickness experienced in 1898, 112.

Amount paid for medical attendance during 1898, $412,27.

Total cash standing to credit of Sick Benefit Fund, $332.46.

ASSETS.

Cash on hand 31st December, 1898	$446 64
Dues and assessments due and unpaid.....	118 40
Other assets	388 84
Total assets	$953 88

LIABILITIES —None.

Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1898, payable March, June, September and December.

The Society's accounts were duly audited 18th June, 1898.

Books of record or account, kept for purposes of insurance certificates, are as follows: Day book, cash book, journal and ledger.

Names and post office addresses of Auditors for 1898: J. S. Robinson, Toronto; F. H. Woods, Toronto.

No changes were made in 1898 in the organization or management of the Society. Certain changes were made in the Constitution and Rules in relation to benefits.

Cash Receipts.

Cash balance from 1897 (not extended)	$373 46	
Cash received during 1898 from:		
Assessments		$342 54
Per capita tax and levies		171 26
Charter fees		15 00
Supplies sold		35 45
Total		$564 25

Cash Expenditure.

Cash paid during 1898 for:

(*a*) *Expenses of Management.*

Registration fee	$ 3 00
Expenses of annual meeting	64 00
Supplies bought	99 95
Travelling expenses	10 00
Rent	9 50
Salaries	89 85
Printing	8 77
Postage	6 00
Total expenses of management	$291 07

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Sick benefits	308 00
Grand total	$799 07

PROVINCIAL GRAND ORANGE LODGE, OF ONTARIO WEST.

ANNUAL STATEMENT FOR YEAR ENDING 28TH FEBRUARY, 1899.

Head Office, 14 Berti Street, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

D. M. Jermyn, Grand Master.....Wiarton.
John McMillan, Deputy Grand Master.....Toronto.
William Wilson, Junior Deputy Grand Master .....Brantford.
F. M. Baldwin, Grand Chaplain.....Aylmer.
E. F. Clarke, Grand Treasurer .....Toronto.
William Lee, Grand Secretary .....Toronto.
W. D. Bowman, Grand Lecturer .....Fonthill.
Samuel Caswell, Grand Director of Ceremonies.....Palmerston.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Primary Lodges with a membership of 22,000.
One hundred and sixty-six members of the Society died during 1898.
Total amount of funeral benefits paid in 1898 in respect of deceased members, $665.62.

SICK BENEFITS.

Number of members who received sick benefits during 1898, 190.
Total amount of benefits paid in 1898 in respect of sick members, $2,190.24.
Amount paid for medical attendance during 1898, $2,746.17.

ASSETS.

Actual amount cash on hand 31st December, 1898	$ 48 76
Cash on deposit Bank of Toronto, Toronto.....	1,475 80
Total.....	$1,524 56

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited March 11th, 1898 and March 6th, 1899.
Names and addresses of the Auditors for 1898: John Hewitt, Toronto; T. C. McAvoy, Balsam.

Cash Receipts.

		Grand Body.	Subordinate Bodies.
Cash balance from 1897 (not extended)	$1,486 60		
Cash received during 1898 from :			
Per capita tax and levies		$1,891 30	.....
Interest and dividends		18 65	.....
Total		$1,909 95	.....

Cash Expenditure.

Cash paid during 1898 for :

(*a*) *Expenses of Management.*

Registration fee		$25 00	.....
Expenses of annual meeting		8 40	.....
Rent, light, heat and taxes		50 60	.....
Managing officers' salaries		570 00	.....
Official journal		205 00	.....
Printing, stationery and advertising		79 10	.....
Postage, telegrams and express		132 24	.....
Total expenses of management		$1,069 74	.....

(*b*) *Miscellaneous Expenditure.*

Per capita tax and levies other than for management		596 00	.....
Funeral Benefits		.....	665 62
Sick Benefits		.....	2,190 24
Medical attendance		.....	2,746 17
Expenses other than foregoing		205 00	.....
Total		$1,870 74	$5,602 03

SOCIETE DES ARTISANS CANADIEN FRANCAIS DE LA CITE DE MONTREAL.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Montreal, Que.

Chief Agent and Attorney for Ontario, John Chamard, Ottawa; amount of deposit, $5,000.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

T. A. Grothe, President	115 St. Frs. Xavier, Montreal.
Jos. Thebault, 1st Vice-President	" " "
A. Lambert, 2nd Vice-President	" " "
J. G. W. McGowan, Secretary	" " "
Henri Roy, Treasurer	" " "
H. Maille, Director	" " "
M. Deschamps, Director	" " "
Domina Gagni, "	" " "
Thos. Moll, "	" " "
Gregoire Leveille, "	" " "
Theophile Goulet, "	" " "
E. C. Ranger, "	" " "

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	12,561	12,497,800 00
Add contracts taken during 1898, new or renewed	961	961,000 00
Gross number and amount of certificates on foot at any time during 1898	13,522	13,458,800 00

Deductions.	Number.	Amount.		
		$ c.		
Contracts matured in 1898	86	82,771 43		
Lapsed	656	659,028 57		
Total deductions extended	742	741,800 00	742	741,800 00
Net contracts on foot at 31st December, 1898			12,780	12,717,000 00

IV. Sick Benefits.

Sick Benefits are undertaken by the Supreme Body and Branches. The Supreme body is responsible in case the Branches are short of money.

There were paid in 1898 Sick Benefits to 930 members by Supreme Body and 900 by Branches.

Amount paid for Sick Benefits, $20,819.55 by Supreme Body and $18,260.71 by Branches.

The number of weeks' sickness experienced in 1898 not given.

V. Assets.

	Supreme Body.	Subordinate Bodies.
	$ c.	$ c.
Loans	185,365 25	
Deposit with Ontario Government	5,000 00	
Actual cash on hand (other than in bank) held by the Treasurer	2,909 43	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Hochelaga Bank, Montreal, Que	12,035 29	
Jacques Cartier Bank, Montreal, Que	43 37	
Le Banque du People, "	2,491 75	
All other Banks in Canada and United States		10,364 88
Dues and assessments due unpaid	20,718 81	
Interest	1,390 00	
Reserve Fund (not extended) $100,431 25		
Sick and General Funds (not extended) 146,386 78		
All other assets	3,760 95	5,194 98
Totals	233,714 85	15,559 86

VI. Liabilities.

	Supreme Body.	Subordinate Bodies.
	$ c	$ c.
Amount of all liabilities	1,966 29	490 39
Totals	1,966 29	490 39

VII. Actions or Proceedings Instituted by or Against Society During 1898.

Style of Action or Proceeding.	Subject of Action or Proceeding.	Court.	Amount Claimed.	Defence if Society Defendant.	Decision, if any.
			$ c.		
Claims of benefits.	Claiming benefits not due	Circuit ...	50 30	J. B. Dubois vs. Societe des Artisans, deft.....	Action dismissed.
" dues	Society claiming amount of his debt.....	" ...	10 75	Society vs. P. Archambeault, deft.....	Paid debt & costs.
" "	Society claiming amount of his debt.....	" ...	12 25	Society vs. IsaacGregoire, deft.....	Paid debt & costs.
" "	Society claiming amount of his debt.....	" ...	29 05	Society vs. R. St. Denis, deft...	Judgment rend'r'd with costs.
" "	Society claiming amount of his debt	" ...	20 40	Society vs. P. Batalon, deft.....	Has paid debt and costs.
" "	Society claiming amount of his debt.....	" ...	27 85	Society vs. L. Rivet, deft.	Judgment rend'r'd 27, / 6, '98.
" "	Society claiming amount of his debt.....	" ...	24 90	Society vs. N. Quesnel, deft.	Has partly paid debt.
" " .. .	Society claiming amount of his debt.....	" ...	17 30	Society vs. F. Beauchamp, deft.....	Judgment 15/6, '98
" "	Society claiming amount of his debt.....	" ...	32 45	Society vs. N. de Repentiguy, deft. ...	Paid debt & costs.
Claims of benefits.	Claiming benefits not due	Superior .	480 00	J. Jolicœur vs. Society, deft.	No judg'nt rend'd.
" "	" " "	" ..	216 00	Alex. Papineau vs. Society, deft.....	" "

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1898, and were payable the 20th of each month.

The Society's accounts were duly audited monthly and semi-annually.

The following books of record and account are kept: Special Ledgers.

Names and post office addresses of the Auditors for 1898 were as follows: N. Thearet, Montreal; N. Lapointe, Montreal; E. Langevin, Montreal.

No changes were, during 1898, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Number of certificate holders in Ontario, at 31st December, 1898, 632.

Number of members in Ontario died during 1898, 7.

Amount of death benefits paid to Ontario members during 1898, $5,800.00.

VIII. Cash Receipts

		Supreme Body.	Subordinate Bodies.
		$ c.	$ c.
Cash balances from 1897 (not extended)	$25,400 71		
Medical fees (paid by members)		210 50	622 60
Assessments		47,961 15	47,602 62
Per capita tax and levies		35,782 80	36,499 21
Initiation fees		1,341 50	2,358 55
Certificates		51 90	83 70
Supplies sold, badges, etc.		11 40	97 80
Interest		7,442 63	
All other sources		635 05	987 67
Total cash receipts		$93,426 93	$88,252 15

IX. Cash Expenditure.

	Supreme Body.	Subordinate Bodies.
Cash paid during 1898 for:	$ c.	$ c.
(*a*) *Expenses of Management.*		
Commissions on collections of assessments	2,775 76	1,208 38
Law costs	480 10	
Expenses annual meeting	167 80	
Travelling expenses, official visits, etc	1 613 96	1,945 82
Taxes, rent, light and heat	1,151 89	2,038 15
Salaries, officers' and auditors' fees Clerk hire	4,965 70	3,885 97
Official journal	1,449 04	
Printing, stationery and advertising	807 18	916 35
Postage, telegrams and express	593 33	424 23
Registration fee and incorporation	1,484 81	
Supplies bought	911 00	864 98
Total expenses of management	16,400 57	11,283 88
(*b*) *Miscellaneous Expenditure.*		
Life insurance claims	82,771 43	
Sick benefits	20,819 55	18,260 71
Medical fees	375 50	486 00
Expenditure other than foregoing	565 17	272 60
Total expenditure	$120,932 22	$30,803 19

CATHOLIC ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office of the Society, 108 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, Philip De Gurchy, 72 King Street East, Toronto, Ont.

Organized 24th May, 1883, and incorporated under laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thomas H. Cannon, High Chief Ranger ..... Chicago.
Aime Talbot, High Vice-Chief Ranger ..... Quebec.
Theo. B. Thiele, High Secretary ..... Chicago.
Thomas J. Callen, High Treasurer ..... Milwaukee.
Thomas F. O'Malley, Medical Examiner ..... Chicago.

I. CURRENCY IN INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1898.—None.

Amount covered by Contracts other than for Endowments, or for Sick or Funeral benefits, $70,052,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			55,403	57,240,500 00
Add contracts taken during 1898, new or renewed			14,100	15,524,000 00
Gross number and amount of contracts on foot at any time during 1898			69,503	72,764,500 00
Deductions:				
		$ c.		
Contracts matured in 1898	430	455,000 00		
Contracts suspended, 1898				
Contracts cancelled in 1898	2,242	2,257,000 00		
Contracts resigned, 1898				
Total deductions extended	2,672	2,712,000 00	2,672	2,712,000 00
Net contracts on foot at 31st December, 1898			66,831	70,052,500 00

Sick and Funeral Benefits.

Sick and Funeral Benefits being matters of option with Subordinate Courts, no reports of same are made to the High Court.

V. Assets.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

Milwaukee National Bank, Milwaukee, Wis	$68,549 00
National Exchange, "	11,268 05
First National Bank, "	25,868 10
Marshal & Ilsley Bank, "	7,126 53
Dues and assessments due and unpaid	11,464 41
Amount of all other assets	40,667 21
	$164,943 30
Less outstanding cheques	155 25
Total assets	$164,788 05

VI. Liabilities

Amount of claims supposed or reported	$49,500 00
" " admitted	500 00
" " resisted	2,000 00
" all other liabilities	2,010 52
Total liabilities	$54 010 52

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1898 in Ontario.—None.

Assessments are made monthly, and are payable within forty days of call.

Twelve such assessments were made during the year 1898.

The Society's books were audited February 10th, 1898, and July 10th, 1898.

Books kept by Society: Rosters, endowment register books, ledger, journal, cash books.

Names and post office addresses of the Auditors for 1898 were as follows: J. J. Sloan, Chicago; J. E. Meany, Manitowoc, Wis.; F. X. Bilodeau, Montreal.

No changes were made during 1898 in the organization or management of the Society in relation to insurance certificates.

No changes were made during 1898 in the constitution or rules of the Society.

Number of certificate holders in Ontario 31st December, 1898, 4,780.

Number of members in Ontario who died during 1898, 26.

Amount of death benefits paid to Ontario members during 1898, $27,000.

VIII. Cash Receipts.

Cash balance from 1897 (not extended)	$69,734 21	
Cash received during 1898 from:		
Assessments		$486,343 19
Per capita tax and levies		25,443 53
Charter fees		9,225 00
Supplies sold		13,553 90
Total receipts		$534,565 62

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Commission to organizers of new courts	$6,950 00
Law costs	2,685 09
Registration fees	467 32
Supplies bought	7,295 80
Travelling expenses	353 10
Rent, light, heat, taxes	1,602 00
Salaries, officers' and auditors' fees	6,227 50
Clerk hire	7,260 12
Official journal	7,988 20
Printing, stationery, advertising, postage	757 74
Postage, telegrams and express	3,015 75
Premium for guarantee of H. C. Treasurer	400 00
Other management expenses	832 59
Total expenses of management	$45,835 21

(*b*) *Miscellaneous.*

Life insurance claims	437,000 00
Expenditure other than the foregoing	3,808 19
Total expenditure	$486,643 40

PROVINCIAL COMMANDERY OF THE R. C. UNION OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Toronto.

———

Incorporated in Ontario, 26th May, 1894.

———

Executive Officers of the Society at 31st December, 1898, were as follows :

Wm. Ray, President	Toronto.
Will M. Moylan, Vice-President	Toronto.
Thomas Callaghan, Secretary	Toronto.
Frank Hallman, Treasurer	Toronto.
J. J. Coughlin, Trustee	Stratford.
J. H. Frank, Trustee	Woodstock.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Branches of the Society ; total membership, 380.

Three members of the Society died during 1898, and funeral benefits amounting to $50 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society.

Number of members who received sick benefits in 1898, 39.

Total amount of benefits paid during 1898, $439.03.

Number of weeks' sickness experienced in 1898, 118.

Amount paid for medical attendance, 1898, $252.75.

Balance to credit of fund, 31st December, 1898, $668.16.

ASSETS.—No information.

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1898.

The following books are kept . Cash book and ledger.

Names and post office address of the auditors for 1898 : Frank Hallman, Toronto ; T. K. Haffey, Toronto.

Cash Receipts.

Cash receipts during 1898 :

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees	.....	$124 00	$62 50
Dues	.....	1,056 80	272 44
Per capita tax	31 80	.....	.....
Fines	.....	1 00	.....
At Home	.....	.....	52 90
Badges	.....	.....	1 00
Refund for Rent of Hall	.....	.....	1 50
Interest and dividends	.....	16 30	4 55
Total receipts	$31 80	$1,198 10	$394 89

Cash Expenditure.

Cash paid during 1898 :

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Per capita tax	.....	$120 39	$5 30
Charter fees	.....	.....	5 00
Registration fee	3 00	.....	.....
Fuel, light, rent, etc.	.....	203 25	51 75
Supplies bought	.....	11 45	2 80
Salaries, officers' and auditors' fees	.....	42 00	4 20
Printing, stationery	.....	12 10	.....
Postage and stationery	.....	20 50	4 70
Total expenses of management	$3 00	$409 69	$73 75

(*b*) *Miscellaneous Expenditure.*

Funeral Benefits	.....	50 00	.....
Sick Benefits	.....	337 03	102 00
Medical attendance	.....	183 00	69 75
Gratuities to distressed members	.....	8 00	.....
	$3 00	$987 72	$245 50

GRAND BRANCH OF THE EMERALD BENEFICIAL ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 65 Sheridan Avenue, Toronto.

Organized 4th January, 1874, incorporated in Ontario 9th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

David A. Carey, President ..... Toronto.
Patrick Brankin, Vice-President ..... Ottawa.
William Lane, Secretary-Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1898, $29,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	235	31,150 00
Add contracts taken during 1898, new	24	2,600 00
Gross number and amount of certificates on foot at any time during 1898	259	33,750 00

	Number.	Amount.		
Deductions :		$ c.		
Contracts lapsed in 1898	49	3,900 00		
Contracts matured in 1898	3	350 00		
Total deductions extended			52	4,250 00
Net contracts on foot at 31st December, 1898			207	29,500 00

IV. Sick Benefits.

Sick Benefits are undertaken by the Subordinate Branches and Circles.

Number of members who received Sick Benefits in 1898, 39.

Amount of Benefits paid in 1898 in respect of sick members, $442.74.

Number of weeks' sickness experienced in 1898, 111.

Amount paid for medical attendance during 1898, $155.57.

Amount standing to credit of Sick Benefit Fund, 31st December, 1898, $250.87.

V. Assets.

	Grand body.	Subordinate bodies.	Auxiliary bodies.	Totals.
Actual cash on hand at 31st December, 1898	$ 150 00	$162 77	$35 90	$ 348 67
Cash in bank	1,000 50	138 10	....	1,138 60
Assessments unpaid	45 11	116 92	7 10	169 13
Other assets	224 80	481 50	9 00	715 30
Totals	$1.420 41	$899 29	$52 00	$2.371 70

VI. Liabilities.

Aggregate amount of liabilities	$129 00	$55 14	.....	$184 14

VII. Miscellaneous.

Assessments are made monthly at fixed rates and are payable on the first of each month.

Twelve such assessments were made during 1898.

The Society's accounts were audited May 30th, August 19th, November 7th, 1898, February 28th, 1899.

The following books of account are kept: Minute, register, ledger and record of claims.

The names and addresses of the auditors for 1898 were as follows: J. McCarthy, James Howell.

Number of members in Ontario at 31st December, 1898, 200.

Number of members in Ontario who died during 1898, 2.

Amount of Death Benefits paid to Ontario members during 1898, $350.00.

VIII. Cash Receipts.

		Grand branch.	Subordinate branches.	Auxiliary branch.
Cash balance from 1897 (not extended):				
Grand Branch	$1,126 78			
Subordinate Branches	365 55			
Cash received during 1898 from:				
Initiation fees		.....	$19 00	....
Dues		$368 72	427 25	$21 32
Per capita tax and levies		179 48	567 02	22 90
Supplies sold		12 42	.....	.....
Interest		24 50	2 79	.....
Other sources		.....	70 35	6 00
Total receipts		$585 12	$1,086 41	$50 22

IX. Cash Expenditure.

Cash paid during 1898 for:				
Per capita tax and levies for management		$11 05	$86 45	$5 88
Registration		3 00	.....	.....
Supplies bought		.....	13 60	.....
Rent, light, heat and taxes		.....	140 50	7 50
Salaries, officers' and auditors' fees		71 00	37 55	.....
Printing, stationery and advertising		13 55	5 00	.....
Postage, telegrams and express		12 06	3 40	.....
Premiums for guarantee of lodge officers		18 75	.....	.....
Other management expenses		3 50	.....	.....
Total expenses for management		$132 91	$286 50	$13 38
Miscellaneous Expenses.				
Life insurance claims		350 00	....	.....
Per capita tax, other than for management		.....	40 80	.....
Sick benefits		.....	436 74	6 00
Medical attendance		.....	140 57	15 00
Gratuities to distressed members		50 00	5 30	.....
Other expenditures (detailed in memo.)		28 49	108 67	7 05
Totals		$561 40	$1,018 58	$41 43

L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 1ST DECEMBER, 1898

Head Office, 160-164 Queen West, Ottawa.

Organized 10th November, 1887, incorporated 18th September, 1888.

The Executive Officers at the 31st December, 1898, were as follows:

Charles Castonguay, President.....Ottawa.
W. Charlebois, Recording Secretary.....Ottawa.
J. N. Rattey, Treasurer.....Ottawa.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 464.

Three members of the Society died in 1898.

Total amount of Funeral Benefits paid in respect of deceased members was $1,500.

Number of members' wives deceased in 1898, 3.

Amount of Funeral Benefits paid in respect of deceased wives, $225.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1898, $2,365.51.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1898, 68.

Amount of Sick Benefits paid in 1898, $1,322.03.

Number of weeks' sickness experienced in 1898, 330½.

Amount paid for medical attendance during 1898, $220.

Total amount of cash standing to credit of Sick Benefit Fund at December 31st, $1,894.69.

ASSETS.

Actual cash on hand at 31st December, 1898	$1 82
Cash on deposit in La Banque Nationale, Ottawa	4,258 58
Dues and assessments due and unpaid	411 00
Other assets	326 00
Total assets	$4,997 40

LIABILITIES —No information.

Miscellaneous.

The Society's accounts were audited monthly and annually.

The names and addresses of the auditors for 1898 were as follows: A. Clouthier and Joseph Bigras, Ottawa.

No changes were made in the organization or management of the Society in relation to insurance certificates or benefits during 1898.

Cash Receipts.

Cash balance from 1897 (not extended)	$12 58	
Cash received during 1898 from:		
Application fees		$7 00
Initiation fees		52 00
Dues		2,993 00
Supplies sold		15 20
Rent		60 00
Interest and dividends		63 75
All other sources		70 75
Total receipts		$3,261 70

Cash Expenditure.

Cash paid during 1898 for:	
Registration fee	$3 00
Rent, light, heat and taxes	90 75
Managing officers' salaries, etc.	12 50
Printing, stationery and advertising	14 00
Postage, telegrams and express	73
Total expenditure for management	$140 98

Miscellaneous Expenditure.

Funeral benefits	325 00
Benefits to widows and orphans	1,500 00
Sick benefits	1,322 03
Medical attendance	320 00
Other expenditure	84 70
Grand total	$3,492 71

THE ST. JOSEPH UNION SOCIETY OF THE CITY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863, incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Oliver Durocher, President ..... Ottawa.
F. X. Talbot, Secretary-Treasurer ..... Ottawa.

MOVEMENT OF INSURANCE CERTIFICATES.

	Number.	Amount.	Number.	Amount.
Contracts in force 31st December, 1897			1,438	$ c. 1,339,975 00
Add contracts taken during 1898, new or renewed			391	189,500 00
Gross number and amount of certificates on foot at any time during 1898			1,799	1,519,475 00
Deductions :				
Contracts matured in 1898	17	$ c. 14,020 00		
Lapsed	202	202,000 00		
Total deductions extended	219	216,020 00	219	216,020 00
Net contracts on foot at 31st December, 1898			1,580	1,303,455 00

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1898, was 1,580.

Seventeen members died in 1898.

Amount of benefits paid in respect of deceased members, $14,020.00.

Eight members' wives died in 1898.

Amount of benefits paid in respect of deceased wives $675.

Amount to credit of funeral fund 31st December, 1898, $18,402.82.

Sick Benefits

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1898, 159.

Amount of sick benefits paid, $5,441.30.

Number of weeks' sickness experienced during 1898, 1,088⅔.

Amount paid for medical attendance, $125.

Assets.

Cash value of real estate, less encumbrances		$5,500 00
Actual cash on hand (Treasurer)		652 17
Cash on deposit to the Society's credit in the following chartered banks:		
Le Banque Nationale, Ottawa		5,000 00
Roman Catholic Episcopal Corporation		4,000 00
Dues and assessments called, but not yet payable		549 93
Dues and assessments due by members who received one tenth of their certificates		2,138 00
Interest		207 29
Total assets Insurance Fund	$18,402 82	
General Fund	3,437 54	
All other assets		3,527 97
Total assets		$21,840 36

Liabilities.

Amount of claims admitted	$500 00
Amount of claim supposed or reported	1,000 00
Other liabilities	3,255 49
Total liabilities	$4,755 49

Miscellaneous

No actions were instituted against the Society during 1898.

Assessments are made monthly.

Twelve assessments were made during 1898.

Certain changes were made in the organization and management of the Society during 1898, and also in the constitution and rules.

The accounts were audited weekly during 1898.

Names and addresses of auditors: F. R. E. Campeau, J. H. Laperriere and A. Allard, Ottawa.

Cash Receipts.

Cash balance from 1897 (not extended)	$10.755 52	
Application fees		$1,493 00
Dues (subordinates $859.87		6,203 40
Assessments		12,551 44
Per capita tax and levies		380 20
Degrees and cards		81 80
Supplies sold		58 35
Rent		76 00
Interest and dividends		365 11
All other sources (detailed in memo.)		3,658 60
Total receipts		$24.867 90

Cash Expenditure

(a) Expenses of Management.

Commission	$1,240 89
Law costs	42 00
Investigation of claims	10 76
Interest	38 75
Registration fees	10 00
Supplies bought	290 07
Expenses of annual meeting	351 64
Travelling expenses	133 75
Rent, light, heat and taxes	287 93
Officers' salaries	1,428 80
Clerk hire	45 00
Official Journal	261 21
Printing, stationery and advertising	214 31
Postage, telegrams and expenses	64 39
Premiums for guarantee of lodge officers	45 0
Other expenses	71 30
Total expenses of management	$4,535 80

(b) Miscellaneous Expenditure.

Life insurance claims	14,020 00
Sick benefits	5,441 30
Medical attendance	125 00
Gratuities to distressed members	81 06
Expenses other than the foregoing	1,613 00
Total expenditure	$25,816 16

UNITED BROTHERHOOD OF RAILROAD TRACKMEN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 108 Sparks Street, Ottawa.

Organized 10th June, 1893; incorporated in Canada 19th March, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

James Logan, Grand President	Ottawa East, Ont.
John Hogan, 1st Vice-President	Hintonburg.
J. W. Tricky, 2nd Vice-Pesident	Sudbury.
H. F. McKenny, Grand Secretary	108 Sparks street, Ottawa.
John Hogan, Grand Treasurer	Hintonburg.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1898 ..... $161,000.00

II. MOVEMENTS IN INSURANCE CERTIFICATES.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	347	347,000 00
" taken during 1898	16	16,000 00
Gross number and amount of certificates on foot at any time during 1898	363	363,000 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1898	2	2,000 00		
Lapsed	200	200,000 00		
Total deductions extended			202	202,000 00
Net contracts on foot at 31st Dec., 1898			161	161,000 00

IV. Assets.—No Information.

V. Liabilities.—No Information.

VI. Miscellaneous.

Assessments are made at each death.

Two assessments were made during 1898.

The Society's accounts were audited 7th September, 1898, and 20th March, 1899.

Names and addresses of auditors: A. C. Whittier, L. G. Morgan, Ottawa.

No changes were made during 1898 in the organization or management of the Society.

VII. Cash Receipts.

Cash balances from 1897 (not extended)	$1,417 46	
Dues		$2,343 35
Assessments		303 50
Supplies sold		23 05
Interest		7 00
Total receipts		$2,676 90

VIII. Cash Expenditures.

Cash paid during 1898 for:	
Law costs	$ 88 22
Registration	10 00
Annual meeting	136 65
Supplies bought	112 15
Travelling expenses	1,021 45
Salaries, officers' and auditors' fees	1,280 00
Printing, stationery and advertisting	371 35
Postage, telegrams and express	129 73
Rent, etc	3 00
Total expenses for management	$3,152 55
Miscellaneous Expenditure.	
Life insurance claims	608 00
Other payments	110 00
Totals	$3,870 55

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

Head Office, 193 Albert Street, Ottawa, Ont.

Organized 1st June, 1868, and incorporated in Ontario, 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

J. Bullman, President	Ottawa.
H. A. Fellows, 1st Vice-President	Ottawa.
H. Pennington, 2nd Vice-President	Ottawa.
John McFarlane, Treasurer	Ottawa.
J. McL. Ross, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

FUNERAL BENFFITS.

Funeral Benefits are undertaken by the Society. Membership, 334.

One member of the Society died during 1898, and payments were made in respect of funeral benefits amounting to $620 00.

A special levy is made for each benefit paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Fifty-three members received sick benefits during 1898, amounting to $578.

Number of weeks' sickness experienced during 1898, 207.

Amount paid for medical attendance in 1898, $311 63.

ASSETS.

Bank balances	$1,363 42
In hands of Treasurer	23 34
All other assets	98 00
Total assets	$1,484 76

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—None.

Assessments are made for the purposes of life insurance at the death of a member. One such assessment was made during 1898.

The Society's books were duly audited in May, 1898.

Names and post office addresses of the auditors for 1898 were as follows; F. Gallagher, A. Wilson, Ottawa.

Cash Receipts

Cash received during 1898 from :

Initiation fees, etc	$18 75
Dues	935 50
Assessments	524 60
Fines	14 45
All other sources	15 60
Total receipts	$1,508 90

Cash Expenditure.

Cash paid during 1898 for :

(*a*) *Expenses of Management.*

Registration fee	$3 00
Rent, light, heat and taxes	50 00
Salaries, officers' and auditors' fees	91 00
Printing, stationery, etc	32 23
Total expenses of management	$176 23

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	620 00
Sick benefits	578 00
Medical attendance	311 63
Gratuities to distressed members	6 00
All other expenditure	8 93
Total expenditure	$1,700 79

CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Ottawa, Ont.

Organized February, 1894, incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

B. Shanahan, President ..... Ottawa.
H. Kendal, V ce-President ..... "
W. D. J. McEwen, Recording Secretary, 495 McLeod St .... "
W. McFarland, Financial Secretary ..... "
W. P. Daly, Treasurer ..... "

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 55.

One member died during 1898, and Funeral Benefits amounting to $51.00 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received benefits 1898, 13.
Amount of benefits paid in 1898 in respect of sick members, $102.00.
Number of weeks' sickness experienced in 1898, 77.
Amount paid for medical attendance, none.
Amount of cash to credit of fund 31st December, 1898, $83.72.

ASSETS.

Amount to credit of Sick Benefit Fund, $83.72.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made on the death of a member. One assessment was made during 1898.

The books of the Society were audited in 1898.

Names and post office addresses of the Auditors for 1898 were as follows: William Wagoner, W. Ogilvie, C. Mullen.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	$44.22	
Cash received during 1898, from :		
Application fees		$2 00
Dues		134 00
Assessments		61 00
Total receipts		$197 00

CASH EXPENDITURE.

Cash paid during 1898 for :

(*a*) *Expenses of Management.*

Registration fee	$ 3 00
Printing	1 25
Postage, telegrams and express	25
Total expenses of management	$4 50

(*b*) *Miscellaneous Payments.*

Funeral benefits	51 00
Sick benefits	102 00
Total expenditure	$157 50

GRAND DIVISION OF THE ORDER OF THE SONS OF TEMPERANCE OF CANADA WEST.

The insurance feature of this Society is managed by an auxiliary branch known as the Sons of Temperance National Mutual Relief Society, Washington, D.C.

Annual Statement for the Year Ending 31st December, 1898.

Chief Agent and Attorney for the Province of Ontario, W. H. Bewell, Whitby.

Organized 25th June, 1879, incorporated 25th June, 1879.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Benj. R. Jewell, President ..... Stoneham, Mass.
F. M. Bradley, Gen.-Secretary ..... Washington, D.C.
J. H. Roberts, Treasurer ..... Boston Mass.

I. Currency of Insurance Certificates.

Amount covered by contracts other than Endowments, or for Sick or Funeral Benefits, at 31st December, 1898, $1,125,000 0

II. Movement in Insurance Certificates.

(*a*) Contracts for Endowment or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

——	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	1,009	1,176,450 00
Add contracts taken during 1898 new or renewed	30	25,000 00
Gross number and amount of contracts on foot at any time during 1898	1,039	1,201,450 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1898	15	26,700 00		
" lapsed in 1898	39	49,250 00		
" surrendered	1	250 00		
" reduced		500 00		
Total deductions extended	55	76,450 00	55	76,450 00
Net contracts on foot at 31st December, 1898			984	1,125,000 00

III. and IV. Funeral and Sick Benefits —None.

V. Assets.

Boston Bank, Boston	$3,868 94
Total assets	$3 868 94

VI.—Liabilities.—None.

VII.—Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—None.

Assessments are made the last of each month. Twelve were made in 1898.

The following books are kept: Register of membership, Subordinate Division Register of membership, Record Book, Cash Book by items, Cash Book by days.

Name and post office address of the auditor for 1898 was E H. Hopkins, 343 E 119th street, New York City.

No changes were made during 1898 in the organization or management of the Society.

Number of certificate holders in Ontario 31st December, 1898—81.

Number of members in Ontario who died during 1898—4.

Amount paid for death benefits in Ontario during 1898—$7,900

VIII. Cash Receipts.

Cash balance for 1897 (not extended)	$2,145 38	
Cash received during 1898 from :		
Dues		$ 1,250 00
Assessments		32,237 21
Total cash receipts		$33,487 21

IX. Cash Expenditure.

Cash paid during 1898 for :

(*a*) *Expenses of Management.*

Commission	$ 18 00
Registration fee	23 00
Annual meeting	172 19
Supplies bought	25 00
Travelling expenses	249 20
Rent light, heat and taxes	240 00
Salaries, officers' and auditors' fees	2,642 00
Clerk hire	334 00
Official journal	70 00
Printing. stationery and advertising	75 77
Postage, telegrams and express	700 24
Chief medical examiner	14 25
Total expenses of management	$4,563 65

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	26,700 00
Other expenditure	500 00
Total expenditure	$31,763 65

THE MERCHANTS' LIFE ASSOCIATION*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 32 Yonge Street Arcade, Toronto, Ont.

The Society was organized on the 6th November, 1882, incorporated in Ontario 30th November, 1883, and reincorporated 23rd June, 1893, under 56 V. c. 32

The Executive Officers of the Society at the 31st December, 1898, were as follows

Hon. John Dryden, President ..... Toronto.
Emerson Coatsworth, 1st Vice-President ..... Toronto.
R. S. Williams, 2nd Vice-President ..... Toronto.
J. G. Howorth, Secretary-Treasurer ..... Toronto.

Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
Contracts in force 31st December, 1897			476	645,700 00
Add contracts taken during 1898, new or renewed			248	275,850 00
Gross number and amount of contracts on foot at any time during 1898			724	921,550 00
Deductions:				
Contracts cancelled in 1897	164	$ c. 185,000 00		
Total deductions extended			164	185,000 00
Net contracts on foot at 31st December, 1898			550	736,550 00

FUNERAL BENEFITS.

One member died during the year 1898. Funeral benefits paid, $100 00.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1898, 13.
Amount paid for sick benefits in 1898, $211.05.
Number of weeks' sickness experienced during 1898, 42⅝.

*This Association has, under the statutory provision on that behalf, made a voluntary deposit of $5,000.

ASSETS

Actual cash on hand	$5,000 00
Cash in Imperial Bank, Toronto	2,933 03
Premiums called but not yet payable	3,140 00
Total assets	$11 073 03

LIABILITIES.

Amount resisted, $2,000.00.

MISCELLANEOUS.

Assessments. No information.

The books were audited 6th Jan., 1899.

The following books of record and account are kept. No information.

Names and post office addresses of the Auditors for 1898. Messrs. Clarkson & Cross.

Changes made during 1898 in the organization in relation to insurance certificates or benefits. No information.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	$2,493 55	
Cash received during 1898 from :		
Application fees		$ 12 50
Premiums		13,537 86
Cash from guarantors		3,477 85
Total receipts		$17,028 21

CASH EXPENDITURE.

Cash paid during 1898 for :

(*a*) *Expenses of Management.*

Charter fees	$1,045 60
Commission	5,774 04
Interest	673 08
Petty cash	120 81
Rent, light, heat and taxes	358 26
Travelling expenses	77 25
Officers' salaries	4,724 95
Clerk hire	262 50
Printing, stationery and advertising	332 51
Postage, telegrams, etc	118 20
Other expenses (detailed in memo.)	443 36
Total expenses of management	$13,930 56

(*b*) *Miscellaneous Payments.*

Life insurance claims	1,700 00
Funeral benefits	100 00
Sick benefits	211 05
Medical attendance	617 12
Total expenditure	$16,558 73

MUTUAL MASONIC COMPACT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Edwin Goodman, President.....St. Catharines.
William F. Clarke, Vice-President.....Grimsby.
Levi Yale, Secretary-Treasurer.....St. Catharines.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1897	146	14,600 00
Add contracts taken during 1898, new or renewed		
Gross number and amount of contracts on foot at any one time during 1898	146	14,600 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1898	4	400 00		
Total deductions extended	4	400 00	4	400 00
Net contracts on foot			142	14,200 00

ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines	$692 39

LIABILITIES.—None.

MISCELLANEOUS

Assessments for the purpose of life insurance certificate are made when found necessary.

One assessment was made during 1898.

The accounts of the Society were audited on the 8th February, 1898.

Books of record or account kept for purposes of insurance certificates are: Cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of Auditors for 1898: W. A. Mittleberger, St. Catharines, and Wm. H. Read, St. Catharines.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	$735.81	
Cash received during 1898 from:		
Assessments		$139 00
Interest and dividends		23 33
Total receipts		$162 33

CASH EXPENDITURE.

Cash paid during 1898 for:

(*a*) *Expenses of Management.*

Commission	$28 20
Registration fee	3 00
Printing, stationery and advertising	7 50
Postage, telegrams and express	4 10
Total expenses of management	$42 80

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	400 00
Total expenditure	$442 80

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 56-58 Pine Street, New York, City.

Organized 7th March, 1883; incorporated 12th March, 1883.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Millard F. Smith, M. E. Grand Commander ..... New York, N.Y.
Francis Houghtaling, V. E. Grand Chancellor ..... New York, N.Y.
Frank H. Reeve, V. E. Grand Almoner ..... New York, N.Y.
Leopold Leo, V. E. Grand Attorney-General ..... New York, N.Y.
C. P. Gildersleeve, M.D., V. E. Grand Medical Examiner ..... Brooklyn, N.Y.
Charles Ridenbough, V. E. Grand Trustee ..... Philadelphia.
Charles Hayward, V. E. Grand Trustee ..... Wilmington.
Charles Ewald, V. E. Grand Trustee ..... Brooklyn.

I. CURRENCY OF INSURRANCE CERTIFICATES.

Amount covered by Endowment Contracts.—NONE.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1898, $4,760,500.00.

MOVEMENTS IN CERTIFICATES.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits*—

	Number.	Amount.
		$
Contracts in force 31st December, 1897	3,788	4,818,000
Add contracts taken during 1898, new or renewed	285	351,000
Gross number and amounts of contracts on foot at any time during 1898	4,073	5,169,000

	Number.	Amount.		
Deductions:		$		
Contracts matured in 1898 by death	36	43,000		
" lapsed, 1898	293	365,500		
Total deductions extended			329	408,500
Net contracts on foot 31st December, 18 8			3,744	4,760,500

III. and IV. Funeral and Sick Benefits.

36 members died during 1898.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

V. Assets.

Cash on hand as per Auditor's Statement: None.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

Hamilton Trust Co., New York City	$375 12
Knickerbocker Trust Co., New York City	6,368 96
Hide and Leather Bank, New York City	1,491 91
Dues and assessments called, but not yet payable	5,060 00
" " due and unpaid on certificates in force	1,736 48
Total assets	$14,492 47

VI. Liabilities.

Amount of claims admitted	$333 33
" " supposed or reported	11,000 00
" " resisted	4,000 00
Total	$15,333 33

VII. Miscellaneous.

Actions or proceedings were instituted or prosecuted by or against the Society during 1898.—No information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twenty assessments were made during 1898.

The accounts of the Society were audited in September, 1898.

Books of record or account kept by the Society: Cash books, ledgers, and registers for several departments.

Names and post office addresses of the auditors for 1898: Julius E. Klinge, Brooklyn, N.Y.; C. P. Selden, Schenectady, N.Y.; H. T. Cushman, Lockport, N.Y.; B. L. Schmidt, New York City.

Number of certificate holders in Ontario, at 31st Dec., 1898, 119.

Number of members in Ontario who died during 1898, 1.

Amount of death benefits paid to Ontario members during 1898, $2,000.

VIII. Cash Receipts.

Cash balance from 1897 (not extended	$8,992 90	
Cash received during 1898 from :		
Application fees		$214 50
Assessments		50,421 54
Per capita tax and levies		3,303 44
Charter fees		25 00
Supplies sold		305 87
Fines		25 60
Total receipts		$54 295 95

IX. Cash Expenditure.

Cash paid during 1898 for :

(*a*) *Expenses of Management*

Organizing expenses	$179 00
Expenses of annual meeting	101 15
Travelling expenses	209 04
Rent, light, heat and taxes	350 02
Salaries, officers' and auditors' fees	1,764 98
Printing, stationery, advertising, etc	755 25
Postage, telegrams, etc	310 00
Registration fees	17 75
Other expenses (detailed in memo)	189 00
Total expenses of management	$3,876 19

(*b*) *Miscellaneous.*

Life insurance claims	51,266 67
Total expenditure	$55,142 86

IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 216 Manning Ave., Toronto.

Organized 9th January, 1869, and incorporated in Ontario 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Angus McDonald, President ..... Toronto.
James Cummings, First Vice-President ..... Hamilton.
Miss M. Harding, Second Vice-President ..... Toronto.
J. J. Flanagan, Secretary ..... Toronto.
J. H. Barber, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1898, was 244.

Three members of the Society died during 1898.

Total amount of Funeral Benefits paid during 1898, $300.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1898. $645.73.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches.

Thirty-six members of the Society received Sick Benefits during 1898.

Total amount of benefits paid in 1898, $515.

Total amount paid for medical attendance in 1898, $240.01.

Number of weeks' sickness experienced in 1898, 128.

ASSETS.	Grand Body.	Subordinate Bodies.
Actual cash on hand, Treasurer's hands, December 31, 1898 ..	$ 31 50	$ 204 05
Cash in Bank of Commerce, Paris	.....	84 50
" Bank of Hamilton	.....	30 25
" Home Savings, Toronto	645 73	210 30
All other assets	.....	995 50
Total assets	$ 677 23	$ 1,524 60

LIABILITIES.	Grand Body.	Subordinate Body.
Total Liabilities	.....	$ 10 55

MISCELLANEOUS.

Four assessments were made during the year 1898, payable 1st January, April, July and October.

The Grand Branch books were audited July 3rd, 1898.

Local Branch books were audited January, April, July, October.

Names and addresses of Auditors for 1898 were as follows: H. Hayes, Hamilton; Patrick Shea, Toronto.

Cash Receipts.

Cash balances from 1897 (not extended)		$410 97
Cash received during 1898 from:	Grand Body.	Subordinate Bodies.
Dues	. . . . .	$1,107 30
Initiation fees	. . . . .	96 75
Assessments, death	$ 261 25	227 00
Per capita tax	53 65	21 50
Rent	. . . . .	112 50
Supplies sold	13 05	. . . . .
Interest and dividends	18 30	5 40
All other sources	. . . . .	442 45
Total receipts	$ 346 25	$ 2,006 90

Cash Expenditure.

Cash paid during 1898 for:

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Per capita tax for management	$	$ 53 65
Registration fee	3 00	. . . . .
Supplies bought	. . . . .	13 05
Travelling expenses	. . . . .	36 00
Rent, light, heat and taxes	. . . . .	490 73
Salaries	50 00	11 00
Printing, stationery, advertising	9 50	29 30
Postage and express	1 00	3 75
Law costs	1 50	. . . . .
Total expenses of management	$ 65 00	$ 637 48

(b) *Miscellaneous Expenditure.*

Per capita tax	. . . . .	261 25
Funeral benefits	300 00	. . . . .
Sick benefits	. . . . .	515 00
Medical attendance	. . . . .	240 01
Gratuities to distressed members	. . . . .	38 75
Expenditure other than foregoing	17 25	196 28
Total expenditure	$ 382 25	$ 1,888 77

TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Police Headquarters, Toronto.

Organized 1st January, 1882; incorporated 2nd March, 1882.

The Executive Officers of the Society at 31st December, 1898, were as follows:

James Stephen, Chairman	Toronto.
Charles Seymour, Secretary	Toronto.
H. J. Grassett, Treasurer	Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowment or for benefits in the nature thereof:

Contracts in force 31st December, 1897	258
New contracts taken during 1898	13
	271
Deductions:	
Contracts surrendered in 1898	1
" matured in 1898	1
" cancelled in 1898	1
Net endowment contracts on foot 31st December, 1898	268

ASSETS.

Cash value of real estate	$24,200 00
Mortgages	30,764 00
Rents	291 00
Cash on deposit in Imperial Bank, Toronto	2,402 07
" City Treasury	63,626 78
Interest due and accrued	1,191 98
Total assets	$122 475 83

LIABILITIES.

Claims admitted by the Society	$779 16

MISCELLANEOUS.

No action was instituted against the Society in 1898.

Twelve assessments were made during the year 1898, the first day of each month.

The Society's accounts for the year 1898 were duly audited on the 17th day of February, 1899.

The books of account and record are: Pensioner's Ledger and Minute Book.

The auditors for 1898 were Richard Lee and Geo. S. McLean, Toronto.

No changes were made during the year 1898 in the Constitution and Rules of the Society in relation to assessments and pensions.

Cash Receipts.

Cash balance from 1897 (not extended)	
Fines and stoppages	$1,255 89
Law costs	53 46
Rent	890 27
Interest and dividends	3,791 28
Other sources	445 19
Total receipts	$16,436 09

Cash Expenditure.

(*a*) *Expenses of Management.*

Law costs	$ 53 46
Registration fee	3 00
Officers' salaries	55 00
Printing, stationery and advertising	9 65
Total expenses of management	$121 11

Miscellaneous Expenditure.

Life insurance claims other than endowment	333 56
Pensions	2 554 82
Taxes	394 83
Refund, sick stoppages	236 54
Other than foregoing	233 60
Total expenditure	$3,874 46

HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDIN 31ST DECEMBER, 1898.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated, 13th February, 1891.

The Executive Officers of the Society on 31st December, 1898, were as follows:

Ian McKenzie, Chairman	Hamilton.
John Timson, Secretary	Hamilton.
David Coulter, Committeeman	Hamilton.
James Barron, "	Hamilton.
Alfred Moore, "	Hamilton.
William Hawkin, "	Hamilton.
Alexander Smith, Treasurer	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 50.
Total amount of Funeral Benefits paid during 1898, nil.
No member of the Society died during 1898.

ASSETS.

Cash value of mortgages	$5,000 00
Cash on deposit to Society's credit in Bank of Hamilton	5.768 46
Interest due (since paid)	150 00
Total	$10,918 46

LIABILITIES.—None.

MISCELLANEOUS.

An action was instituted against the Society during 1898 by Eliza Miller and others to recover $1,294.97. Judgment for defendants; decree reversed in Divisional Court and judgment given for plaintiffs; on appeal to Court of Appeals judgment was given to the plaintiffs with interest.

Twenty two assessments were made during 1898.

The books of record for purpose of Insurance Certificates are Members' Register, etc.

The accounts for the year 1898 were duly audited on 4th February, 1899.

Names and addresses of Auditors: Samuel H. Kent and Walter Anderson, Hamilton.

Cash Receipts.

Cash balance from 1897 (not extended)	$7,103 34	
Dues from members, fines and deductions		$1,223 16
Donations		7 50
Interest on mortgage and bank		544 12
Total receipts		$1,774 78

Cash Expenditure.

Law costs	$1,492 33
Registration fee	3 00
Salaries, auditors services	16 00
Clerk hire	3 00
Printing	2 00
Total expenses of management	1,516 33
Benefits to widows and orphans with interest	1,593 33
Grand total	$3,109 66

LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Police Headquarters, London.

Organized 1st January, 1887 ; incorporated 22nd March, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Robt. Adams, Chairman	London.
Robert Egleton, Secretary	London.
W. T. Williams, Treasurer	London.

ASSETS.

Bonds, debentures, etc.	$10,000 00
Cash on deposit in Huron and Erie Savings Bank	3,181 12
Total assets	$13,181 12

LIABILITIES.—None.

MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1898.

A percentage is deducted from salaries monthly. The Society's accounts were audited 27th January, 1899. The books of record or account kept are : ledger and journal. No. of members, 37.

Names and addresses of auditors for 1898 : John Pope and William Rider, London.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	$5,797 73	
Assessments		768 08
Interest and dividends		470 51
All other sources (donations)		550 00
Total receipts		$1,788 59

CASH EXPENDITURE.

Expenses of Management.

Registration	$3 00
Total expenses of management	$3 00
Benefits to widows and orphans	1,171 04
Pension paid	231 16
Total expenditure	$1,405 20

DAUGHTERS AND MAIDS OF ENGLAND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 604 Gerrard Street, Toronto, Ont.

Organized 7th November, 1890 ; incorporated 9th January, 1895.

Executive Officers of the Society at the 31st December, 1898, were as follows :

Adelia Harris, Grand President.....Aylmer.
Edward W. Trump, Grand Past President....St. Thomas.
Eliza Cripp, Grand Vice-President.....London.
Joseph Shone, Grand Treasurer.....814 Yonge St., Toronto.
Leonard George Cross, Grand Secretary ....604 Gerrard St. E., Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge ; total membership, 1,622.

Six members of the Society died during 1898, and Funeral Benefits amounting to $300.00 were paid.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1898, was $2,199.42.

SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1898, Subordinate Bodies, 193.

Total amount of benefits paid during 1898, Subordinate Bodies, $2,122.87.

Number of weeks' sickness experienced in 1898, by Subordinate Bodies, 771.

Amount paid for medical attendance during 1898, Subordinate Bodies, $1,609.14.

Total amount cash standing to credit of Sick Benefit Fund of Subordinate Bodies at 31st December, 1898, $3,611.48.

ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash on hand as per audit statement.....	$ 298 15	.....
Cash on deposit, not drawn against, in Bank of Montreal, Toronto.....	1,901 27	.....
Other banks	.....	$3,611 48
All other assets	.....	1,167 97
Total assets	$2,199 42	$4,779 45

LIABILITIES.

Aggregate amount of all liabilities.....	$12 74	.....

Miscellaneous.

Actions or proceedings instituted by or against the Society during 1898.—None.

Assessments for the purposes of life insurance were made quarterly during 1898.

Four such assessments were made during 1898, payable March 31st, June 30th, September 30th and December 31st.

The Society's books were audited 6th February, 1899.

The following books of record are kept: Cheque book, cash book, ledger and register book.

The names and post office addresses of the auditors for 1898 are as follows: C. F. Smith, Whitby; H. M. Riddiford, Toronto; C. Swanston, Toronto.

Number of members in Ontario at 31st December, 1898, 1,237.

Number of members who died during 1898, five.

Amount of death benefits paid to Ontario members during 1898, $250.00.

Cash Receipts.

Cash balance from 1897 (not extended):		
Grand body		$1,823 07
Cash received during 1898 from:		
	Grand Body.	Subordinate Bodies.
Application fees	$ 53 75	$ 71 75
Initiation fees		206 27
Dues		5,771 71
Degrees and cards	406 28	
Per capita tax and levies	535 35	
Supplies sold	173 26	
Interest	37 07	
Premiums for guarantee of lodge officers	4 38	
Total receipts	$1,210 09	$6,049 73

Cash Expenditure.

Cash paid during 1898 for:

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Per capita tax and levies		
Registration fee	$10 00	$53 75
Expenses of Annual Meeting	42 15	
Supplies bought	76 28	
Travelling expenses	6 70	
Salaries, auditors' and officers' fees	184 59	
Postage, telegrams and express	73 89	
Printing, stationery and advertising	87 45	
Premium for guarantee of lodge officers	10 00	
Other management expenses	42 28	
Total expenses of management	$533 34	$53 75

(*b*) *Miscellaneous.*

Funeral benefits	300 00	
Sick "		2,122 87
Medical attendance		1,609 14
Total	$833 34	$3,785 76

THEATRICAL MECHANICS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 152 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

John Gowan, President	Toronto.
W. E. Meredith, Recording Secretary	"
James Lydon, Treasurer	"
Ed. Ferris, Trustee	"
B. Raymond, Trustee	"
J. Walford, Trustee	"

FUNERAL AND SICK BENEFITS.

Total membership of Society, 73.
Funeral and Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1898, 10.
Total amount of Sick Benefits paid during the year 1898, $234.
Number of weeks' sickness experienced, 39.
Medical attendance, $108.
Amount of cash standing to credit of Sick Benefit Fund, $4,564.34.

ASSETS.

Cash on hand as per auditors statement	$ 36 24
Canada Permanent Building Society, Toronto	2,500 00
Home Savings Loan Society, Toronto	2,028 10
Aggregate amount of all other assets	229 40
Totals	$4,793 74

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in April, July, October, 1898, and January, 1899.

Auditors for the year 1898: W. J. Obermer, C. O. Rockwood and Charles Fairhead Toronto.

CASH RECEIPTS.

Application fees	$25 00
Initiation fees	20 00
Dues, etc	432 75
Supplies sold	11 75
Interest and dividend	166 59
All other sources	249 50
Total receipts	$905 59

CASH EXPENDITURE,

(a) Expenses of Management.

Registration	$ 3 00
Rent, light, heat and taxes	23 75
Salaries, officers' and auditors' fees	35 00
Printing, stationery and advertising	10 90
Postage, telegrams, etc	6 38
Other management expenses detailed in memo	29 30
Total expenses of management	$108 33

(b) Miscellaneous Expenditure.

Per capita tax to Grand Lodge	17 50
Sick benefits	234 00
Medical attendance	108 00
Other expenses	20 10
Total expenditure	$487 93

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER 1898.

Head Office, Toronto, Ontario.

Organized 2nd December, 1887; incorporated in Ontario, 28th September, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

A. E. Harding, President ..... Toronto.
John W. Gray, Secretary ..... Toronto.
D. Schmidt, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 137. One member died during 1898, and funeral benefits amounting to $25 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
One member received sick benefits during 1898.
Amount of benefits paid in 1898 in respect of sick members, $15.00.
Five weeks' sickness was experienced in 1898.
Amount of cash to credit of fund, 31st December, 1898, $1,302.01.

ASSETS.

In the hands of Treasurer	Nil.
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Imperial Bank, Toronto	$1,302 01
Dues and assessments	85 00
Other assets	240 59
Total assets	$1,627 60

LIABILITIES.—None.

Miscellaneous.

Dues are payable monthly by the members. Twelve assessments made during 1898.

The books of the Society were audited in June and December of 1898.

Names and post office addresses of the Auditors for 1898 were as follows: A. E. Coates and J. B. Alderson, Toronto.

Cash Receipts.

Cash balance from 1897 (not extended)	$735 68	
Initiation fees and dues		$446 67
Interest		14 38
Other sources		150 00
Total		$611 05

Cash Expenditure.

Expenses of Management.

Sundries	$1 72
Total expenses of management	$1 72

Miscellaneous Expenses.

Funeral benefits	25 00
Sick benefits	15 00
Donations	2 00
Total expenses	$44 72

TORONTO FIREMEN'S BENEFIT FUND.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, Richmond Street, Toronto, Ontario.

Organized 16th January, 1891, and incorporated in Ontario 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Thomas Graydon, Chairman	Toronto.
Jno. Thompson, Secretary	Toronto.
R. T. Coady, Treasurer	Toronto.

Movement in Insurance Certificates.

Contracts in force 31st December, 1897	159
Add contracts taken in 1898	8
Gross number on foot at any time during 1898	167
Contracts matured	2
Net contracts on foot at 31st December, 1898	165

Sick and Funeral Benefits.

No Sick or Funeral Benefits are undertaken.

Assets.

Cash value of securities	$26,497 48
Total	$26,497 48

Liabilities.—None.

Miscellaneous.

No actions or proceedings were instituted by or against the Society during 1898.
Assessments are made monthly, and are payable on the first day of each month.
The books were duly audited during 898 by the Corporation Auditors.

Cash Receipts.

Cash balance from 1897 (not extended)	$23,926 18	
Cash received during 1898 from :		
Assessments		$2,240 69
Interest		982 51
Donations as under :		
Metropolitan Railway Co	$ 30 00	
Kemp Manufacturing Co	25 00	
Parker Dye Works	20 00	
Michie & Co	50 00	
R. H. Howard & Co	25 00	
Miss Passmore	10 00	
St. Lawrence Foundry Co	50 00	
Bertram Engine Co	50 00	
Bursar of Central Prison	100 00	
Left by Visitor at Bay Street Fire Hall	1 00	
		361 00
Total receipts		$3,584 20

Cash Expenditure.

Cash paid during 1898 for :	
Registration fee	$ 3 00
Total expenses of management	$ 3 00
Miscellaneous Expenditure.	
Insurance claims paid	1,009 95
Total expenditure	$1,012 95

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, Queen street west, Toronto.

Organized 27th February, 1888; incorporated in Ontario 12th March, 1888.

The Executive Officers at the 31st December, 1898, were as follows:

D. A. G. Glionna, President	Toronto.
G. Damele, Vice-President	"
M. A. Glionna, Secretary	"
R. Laraio, Financial Secretary	"
R. V. Glionna, Treasurer	"
N. Lobracio, G. Glionna, D. D'Alesandro, D. Alberti, — Executive Committee	"

Funeral Benefits.

The Society undertakes Funeral Benefits.
The membership at 31st December, 1898, was 50.
Total amount paid for Funeral Benefits, nil.
No benefit is paid in respect of wives of members.

Sick Benefits.

The Society undertakes sick Benefits.
Number of members who received Sick Benefits in 1898, 15.
Total amount of Sick Benefits paid in 1898, $196 81.
Number of weeks' sickness experienced in 1898, 65½.
Amount paid for medical attendance during 1898, $45.00.
Amount standing to credit of fund 31st December, 1898, $989.70.

ASSETS.

Actual cash on hand December 31st, 1898	$44 62
Cash on Deposit in Government Savings Bank, Toronto	921 95
Interest	23 13
Total assets	$989 70

LIABILITIES.—None.

The books of the Society were audited on March 6th, 1899, by W. B. Rogers and A. Grossi, of Toronto.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	$974 02	
Cash received during 1898, from :		
Application fees		$ 3 00
Dues		266 50
Supplies sold		12 49
Total receipts		$281 99

CASH EXPENDITURE.

Cash paid during 1898, for :	
Registration fee	$3 00
Rent, light, heat and taxes	9 00
Officers' salary	6 00
Printing, postage, etc	6 50
Total expenses of management	$24 50

(*b*) *Miscellaneous Expenditure.*

Sick benefits	196 81
Medical attendance	45 00
Total expenditure	$266 31

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Berlin, Ont.

Organized 1st May, 1892, and incorporated in Ontario, 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

John Motz, President.....Berlin.
Andrew Englert, Vice-President.....Berlin.
I. Haller, Recording Secretary .....Berlin.
Joseph Fuhrman, Financial Secretary .....Berlin.
W. J. Motz, Treasurer .....Berlin.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 204.
One member of the Society died during 1898.
Amount paid for Funeral Benefits during 1898, $25.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Thirty-six members received Sick Benefits during 1898 amounting to $393.
Number of weeks' sickness experienced during 1898, 99.
Amount paid for medical attendance, $54.50.
Total amount of cash standing to the credit of the General Fund from which benefits are paid, $631.40.

ASSETS.

Actual cash on deposit in Merchants Bank, Berlin (savings branch).....	$631 40
Other assets.....	17 70
Total.....	$649 10

LIABILITIES.

Amount of all liabilities.....	$1 00

Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1898.

The Society's books were duly audited for 1898 on 8th January, 1899.

The following books of record or account are kept for purposes of insurance certificates or benefits: Treasurer's cash book, minute book, ledger, Financial Secretary's cash book, etc.

Names and post office addresses of the Auditors for 1898 were as follows: Rev. Jos. Schweitzer and Louis Lang, Berlin.

Cash Receipts.

Cash balance for 1897	$468 50	
Cash received during 1898 for:		
Initiation fees		$20 00
Dues		580 25
Per capita tax		7 75
Supplies sold		3 00
All other sources		55 50
Total receipts		$666 50

Cash Expenditure.

(a) Expenses of Management.

Registration fee	$3 00
Rent, light, heat and taxes	15 00
Officers' salaries	15 00
Printing and advertising	50
Postage, telegrams and express	1 10
Total expenses of management	$34 60

(b) Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick Benefits	393 00
Medical attendance	54 50
Other expenditure	13 50
Total expenditure	$520 60

GERMAN BENEVOLENT SOCIETY.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, Hamilton, Ont.

Organized 1st May, 1863, incorporated in Ontario, 3rd September, 1881.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

G. W. Bartmann, President	Hamilton.
Charles Hitzroth, Vice-President	"
M. Obermeier, Recording Secretary	"
George Bartmann, Corresponding Secretary	"
Ernest Faustmann, Treasurer	"

Funeral Benefits.

Funeral Benefits are undertaken by the Society. Total membership of which is 25.
Two members died during 1898.
Total amount paid in 1898 in respect of deceased members, $200 00.
No cash standing to credit of Funeral Benefit Fund at 31st December, 1897.

Sick Benefits.

Sick Benefits are undertaken by the Society.
Number of members who received benefits during 1898, 5.
Amount of benefits paid in 1898 in respect of sick members, $95 50.
Number of weeks' sickness experienced in 1898, 32⅘.
Amount paid for medical attendance, $27.50.

Assets.

In hands of Treasurer	$12 00
Cash on deposit to Society's credit, not drawn against in the following banks:	
Hamilton Provident and Loan Society	504 78
Total	$516 78

Liabilities —None.

MISCELLANEOUS.

No assessments were made during 1898.

The books of the Society were audited 7th March, 1899.

The books kept by the Society are cash book and ledger.

Names and post office addresses of the Auditors for 1898 were as follows: John Westpfahl.

Certain changes were made during the year 1898 in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

RECEIPTS.

Cash balance from 1897 (not extended)	$671 28	
Dues		$144 50
Fines		1 00
Interest		22 00
All other sources		36 00
Total		$203 50

EXPENDITURE.

(a) Expenses of Management.

Registration fee	$3 00
Rent, light, heat and taxes	32 00
Total expenses of management	$35 00

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	95 50
Medical attendance	27 50
Total expenditure	$358 00

ST. LUKE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Amherstburg, Ontario.

Organized 14th May, 1894, incorporated in Ontario, 25th, November, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Geo. H. Robidoux, President ..... Amherstburg.
John Burns, Financial Secretary ..... Amherstburg.
L. Bertrand, Recording Secretary ..... Amherstburg.
Joseph Reaume, Treasurer ..... Amherstburg.

SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits are undertaken by the Society. Membership—38.
One member died during 1898, and $25 were paid as Funeral Benefits.
Number of members who received Sick Benefits in 1898, 12.
Total amount paid for Sick Benefits in 1898, $158 00.
Number of weeks' sickness experienced 1898, 43.
Balance to credit of Fund 31st December, 1898, $41.00.

ASSETS.

Cash on hand 31st December, 1898	$41 00
Total assets	$41 00

LIABILITIES.—None.

MISCELLANEOUS.

The books of the Society were audited 3rd January, 1899.
Names and address of auditor for 1898, Jno. B. Robidoux, L. Bertrand, Amherstburg.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	$22 00	
Dues		$147 00
Total		$147 00

CASH EXPENDITURE.

(*a*) *Expenses of Management*

Registration fee	$ 3 00
Rent, light, heat, taxes	15 00
Other expenses	18 00
Total expenses of management	$36 00

(*b*) *Miscellaneous Expenditure.*

Sick Benefits	158 00
Funeral Benefits	25 00
Other expenses	5 20
Total expenditure	$224 20

FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 352 Givens Street, Toronto, Ont.

Organized 15th September, 1891, incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Edward D. Rolston, President ..... Hamilton.
Alex. McMordie, Secretary ..... Toronto.
Richard Wilkinson, Treasurer ..... Quebec.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments, or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1897		361
Add contracts taken during 1898, new or renewed		23
Gross number on foot at any time during 1898		384
Contracts matured in 1898	5	
" lapsed in 1898	4	
" cancelled in 1898	58	
Total deductions	67	67
Net contracts on foot 31st December, 1898		317

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on hand 31st December, 1898	$12 04
Cash on deposit in Canadian Bank of Commerce, Toronto	1,062 01
Total assets	$1,074 05

VI. LIABILITIES.—None.

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1898.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Five assessments were made during 1898.

The Society's accounts were duly audited for 1898 on 22nd January, 1899.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate register or account, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1898: W. J. Mankey and James Barnes, Toronto.

Number of members in Ontario, 187.

Number of members in Ontario who died during 1898, three.

Amount paid as death claims to Ontario members, $997.

VIII. Cash Receipts.

Cash balances from 1897 (not extended)	$582 07	
Application fees		$1 00
Assessments		1,944 00
Per capita tax and levies		187 55
Supplies sold		82
Interest		21 18
Total receipts		$2.154 55

IX. Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$3 00
Printing, stationery and advertising	5 25
Postage, telegrams and express	18 32
Total expenses of management	26 57

(b) *Miscellaneous Expenditure.*

Life insurance claims, other than endowment	1,636 00
Total expenditure	$1,662 57

TORONTO DISTRICT INDEPENDENT ORDER OF ODDFELLOWS.

(Manchester Unity.)

Annual Statement for the Year Ending 31st December, 1898.

Head Office, 32 Northcote Avenue, Toronto.

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Geo. M. Gardner,	Provincial	Grand Master	...Toronto.
James Blain,	"	Deputy Grand Master.....	..Toronto.
Wm. A. Dunn,	"	Corresponding Secretary	.Toronto.
W. H. Davis,	"	Past Grand Master	..Toronto.

Funeral Benefits.

Funeral Benefits are undertaken by the District, membership of which at 31st of December, 1898, was 181.

One member died in 1898.

The amount of Funeral Benefits paid in 1898 was $100.00.

No members' wives died in 1898.

Amount paid in 1898 in respect of deceased wives, nil.

Total cash to credit of Funeral Fund at 31st December, 1898, $2,289.75.

Sick Benefits.

Sick Benefits are undertaken by the Subordinate and District Lodges.

Number of members who received sick benefits in 1898, 37.

Total amount of benefits paid in 1898 in respect of sick members, $419.21.

Number of weeks' sickness experienced in 1898, 106⅓.

Amount paid for medical attendance during 1898, $179.68.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st of December, 1898, $1,395.41.

Assets.

	District.	Subordinates.
Cash value of mortgages	$.....	$.....
Cash on hand	0 25	.....
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :		
Canadian Bank of Commerce (Branch) Toronto	.....	252 03
Molsons Bank, Toronto Junction	.....	249 33
Dominion Bank (branches)	2,474 71	1,209 63
All other assets	.....	.....
Total assets	$ 2,474 96	$ 1,710 99

Liabilities.—None.

Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—No information.

The Society's books were duly audited for 1898 on 31st January, 1899.

The following books of record and account are kept for purposes of insurance certificates or benefits : Cash book, ledger, quarterly report sheets.

Names and addresses of the Auditors for 1898 were as follows : Thos. Honey, Robt. Heath, Jno. Willmott.

Cash Receipts.

		District.	Subordinates.
Cash balance from 1897	$3,277.65		
Initiation fees		$.....	$ 55 00
Dues		.....	1,450 34
Funeral levies		354 81	.....
Supplies sold		.....	.....
Interest		49 40	25 56
Sale of property		550 00	.....
Total receipts		$ 954 21	$ 1,530 90

Cash Expenditure.

(*a*) *Expenses of Management.*

	District.	Subordinates.
Per capita tax and levies	$	$ 116 55
Commission	.....	10 50
Settlement *re* James Mathers	50 00	
Supplies bought	.....	32 86
Rent, light, heat and taxes	10 70	87 25
Salaries	70 17	96 70
Printing, stationery and binding	.....	8 85
Postage, telegrams and express	52 46	21 02
Premiums for guarantees of lodge officers	.....	10 00
Total expenses of management	$ 183 33	$ 383 73

(*b*) *Miscellaneous Expenditure.*

Funeral Benefits	100 00	
Sick Benefits	24 00	395 21
Medical attendance	.....	179 68
Gratuities to distressed members	.....	18 00
Total expenditure	$ 307 33	$ 976 62

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 12 Seaton Street, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1898, were as follows:

L. V. Dusseau, President ..... Toronto.
Ulric Renaud, Secretary ..... 12 Seaton Street, Toronto.
Joseph Roy, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 90. No members died during 1898, and no Funeral Benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Ten members received Sick Benefits during 1898.

Thirty-two weeks of sickness were experienced during 1898, and Sick Benefits to the amount of $96.00 were paid.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1898, was $528.90.

ASSETS.

Cash in Union Bank	$528 90
Total assets	$528 90

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly. Payable 1st Monday in each month.

The Society's accounts were audited 15th December, 1898.

The books of record kept are a register, ledger, minute and cash book.

Names and addresses of the auditors for 1898: J. L. Lefebvre and R. Archambault, Toronto.

Cash Receipts.

Cash balance from 1897 (not extended)	$479 40	
Cash received during 1898 from :		
Dues		$177 50
Initiation fees		30 00
Total receipts		$207 50

Cash Expenditure.

Cash paid during 1898 for :

a Expenses of Management.

Registration fee	$ 3 00
Supplies bought	50
Salaries	24 00
Rent, light, heat, etc	19 50
Total expenses of management	$ 47 00
Sick benefits	96 00
Gratuities to distressed members	15 00
Total expenditure	$158 00

ST. JOSEPH'S AID SOCIETY.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, Formosa, Ontario.

Organized 6th March, 1887, incorporated 29th December, 1892.

The Executive Officers of the Society at the 31st December, 1898, were as follows

Christian Weiler, President	Formosa.
John Zimmer, Vice-President	Formosa.
Joseph D. Kuntz, Secretary	Formosa.
Frank Oberle, Treasurer	Formosa.

Funeral and Sick Benefits.

Total membership of Society, 65.
Amount paid for Funeral Benefits, nil.
Number of members who received Sick Benefits in 1898, 8.
Number of week's sickness experienced during 1898, 35 weeks.
Amount of Benefits paid in 1898 to sick members, $104.72.
Total amount of cash to credit of Fund 31st December, 1898, $151.70.

Assets.

Actual cash on hand 31st December, 1898	$151 70
Dues and assessments due and unpaid	15 75
Total assets	$167 45

Liabilities.—None.

Miscellaneous.

The books and accounts of the Society were duly audited 6th January, 1899.

The books of record or account kept by the Society are: Register of members, cash book and minute book.

The names and addresses of the Auditors for 1898 were: Alois Weiler, Anthon Oppermann, Martin Meyer, Jun.

Cash Receipts.

Cash balances from 1897 (not extended)	$117 30	
Initiation fees		$ 5 00
Dues		146 00
Arrears		10 50
Interest and dividends		4 06
Other sources		81 38
Total receipts		$246 94

Cash Expenditure.

Registration fee	$ 3 00
Rent, light, heat and taxes	10 00
Salaries	10 00
Postage, telegrams and express	94
Total expenses of management	$23 94

Miscellaneous Expenditure.

Sick benefits	104 72
Other expenditure	2 50
	$131 16

LADIES' ORANGE BENEVOLENT ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Wellington Street, Chatham.

Organized 12th December, 1888 ; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Miss Mary Cullum, R.W.G. Mistress ..	Toronto.
Mrs. Phoebe Hoey, D.G. Mistress	Hamilton.
Mrs. Annie Perkins, Junior R.D.G. Mistress	Toronto.
Mrs. Maggie Longmoore, Grand Secretary	Chatham.
Mrs. Mariah Yeates, Grand Treasurer	Sarnia.
Mrs. O. Pearson, Grand Chaplain	St. Thomas.
Miss E. Harris, Grand Lecturer	Montreal, Que.
Mrs. A. E. Hughes, Grand Dir. of Ceremonies	Montreal, Que.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Lodges, with a membership of 387.

Five members died during 1898.

Total amount of funeral benefits paid during 1898.—None.

SICK BENEFITS

Sick benefits are undertaken by the subordinate lodges.

Number of members who received sick benefits during 1898, 8.

Total amount of benefits paid in 1898, $59.00.

Number of weeks' sickness experienced in 1898, 29.

Amount paid for medical attendance in 1898, $105.48.

ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash in bank	.....	$408 23
" treasurer's hands	$35 49	197 09
Total assets	$35 49	$605 32

LIABILITIES.

Aggregate amount of liabilities ..... None.

Cash Receipts.

	Grand Lodge.	Subordinate Lodges.
Cash balance from 1897 (not extended) ..	$102 80	$197 09
Cash received from :	Grand Lodge.	Subordinate Lodges.
Application fees ..	.....	$ 23 75
Initiation fees	.....	32 00
Dues	.....	369 56
Per capita tax and levies ...	$48 60	.....
Interest and dividends	.....	10 62
Supplies sold	21 19	.....
Assessments	.....	8 00
Charter fees	11 00	.....
All other sources	.....	261 07
Total receipts	$80 79	$705 00

Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$ 3 00	.....
Expenses of annual meeting	48 80	.....
Rent	.....	$208 50
Postage	.....	8 36
Travelling expenses	5 75	.....
Salaries	.....	4 00
Other expenses	3 00	189 95
Total expenses of management ..	$60 55	$410 81

(b) *Miscellaneous Expenditure.*

Sick benefits	.....	59 00
Medical attendance	.....	105 48
Grand totals	$60 55	$575 29

UNITED PROTESTANT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 184 Hughson Street North, Hamilton.

Organized 30th August, 1881; incorporated 18th July, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

James Ailles, Grand Master ..... Mimico.
Richard Ailles, Deputy Grand Master ..... Hamilton.
John W. Morrow, Grand Treasurer ..... Dundalk.
E. J. T Fisher, Grand Medical Referee ..... Toronto.
James F. Harper, Grand Secretary ..... Hamilton.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Subordinate Lodges, the membership of which at 31st December, 1898, was 152. No information as to number or amount of Funeral Benefits.

Total cash standing to credit of general fund from which all benefits are paid, $201.50.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.
Number of members who received Sick Benefits in 1898, 2.
Amount of benefits paid in 1898, $9 50
Number of weeks' sickness experienced in 1898, 3.
Amount paid for medical attendance, $36 00

ASSETS.

Cash in hands of Grand Treasurer	$ 10 98
Other assets	613 80
Total assets	$624 78

LIABILITIES.

Total liabilities	$228 5

Miscellaneous.

The accounts of the Society were audited 10th Augnst, 1898.

The books of account kept by the Society are: Ledgers of Grand Secretary and Treasurer and cash book.

Names and addresses of auditors of accounts of 1898: Richard Ailles, Hamilton, Jos. Omond, Hamilton, W. B. Harper, Hamilton.

Cash Receipts.

	Grand Lodge.	Subordinate Lodges.
Per capita tax and levies	$20 65	
Supplies sold	7 75	
Total receipts	$28 40	

Cash Expenditures.

(a) Expenses of Management.

Loan	$13 50	
Registration fee	3 00	
Supplies bought	3 00	
Postage, telegrams and express	4 04	
Rent, etc	2 00	
Total expenses of management	$25 54	

(b) Miscellaneous Expenditure.

Sick Benefits by Subordinate Lodges		$ 9 50
Medical attendance by Subordinate Lodges		36 00
Total expenditure	$25 54	$45 50

LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

William Fitzgerald, Grand Master ..... Toronto.
Nicholas Ingram, Grand Secretary ..... Port Perry.
E. H. Purdy, Grand Treasurer ..... Port Perry.
W. J. Wright, Grand Counsellor ..... Brockville.
Miss Sarah Jane Latimer, Secretary Orphanage Board ... Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1898, was 4,046.

Total number of members who died during 1898, 30.

Amount of Funeral Benefits paid in respect of deceased members in 1898, $2,500.

Cash standing at credit of Funeral Fund at 31st December, 1898, $393 91.

SICK BENEFITS.

The Sick Benefits are optional with Subordinate Lodges.

Number of members who received benefits during 1898, 37.

Amount of benefits paid in 1898 in respect of sick members, $226 58.

Number of weeks' sickness experienced in 1898, 93½.

Amount paid for medical attendance, $665.46.

ASSETS

	Grand Body.	Subordinates.
Real estate, less incumbrance	$1,000 00	$660 00
Actual cash in hands of Treasurers	41 02	559 50
Western Bank, Port Perry	641 01	60 82
Commerce Bank, Port Perry	1,051 06	88 70
Imperial Bank, Toronto	.....	324 89
Dominion Bank, Belleville	.....	500 42
Dues and Assessments called but not yet paid	408 06	1,159 60
Interest on bank deposit	21 79	20 98
Other assets	1,344 59	4 016 79
Total assets	$4,507 53	$7,391 70

LIABILITIES.

Aggregate amount of all liabilities	$194 25	$452 87

MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly, oftener when necessary. Fifteen assessments were made during the year 1898, payable in 30 days from date of issue.

The books and accounts were duly audited on June 8th, 1898.

The books of record and account kept by the Society are, day book, ledger and benefit roll book.

Names and addresses of the auditors for 1898, J. D. McGill, Toronto, Ont.; G. J. Morrish, Port Perry; W. A. Ringer, Picton, Ont.

Certain changes were made in the Constitution and Rules during 1898 and are filed herewith.

Number of members in Ontario at 31st December, 1898, 3,252

Number of members in Ontario who died during 1898, 25.

Amount of death benefits paid to Ontario members in 1898, $2,300.

Cash Assets

Cash balances from 1897, Grand Body... $1,578 59.

Cash received during 1898 from :	Grand Body.	Subordinates.
Application fees	.....	$198 25
Initiation fees	.....	210 20
Dues	.....	4,429 08
Assessments	2 552 20	.....
Per capita tax and levies	1,235 78	.....
Fines	.....	9 50
Cards and Degrees	.....	291 85
Charter fees	228 00	.....
Supplies sold	232 65	.....
Rent	35 00	.....
Interest	21 99	20 98
All other sources	2,144 33	791 49
Total receipts	$6,449 75	$5,951 35

Cash Expenditure.

(a) Management Expenses.

Charter fees	.....	$228 00
Per capita tax	.....	2 307 18
Commission	145 00	.....
Registration fee	25 00	.....
Interest	87 50	.....
Annual meeting	13 00	.....
Supplies bought	746 84	454 04
Travelling expenses	91 20	.....
Rent, light, etc	26 75	1,056 06
Salaries, officers' and auditors' fees	908 00	.....
Clerk hire	3 50	.....
Printing, stationery and advertising	208 05	.....
Postage, telegrams and express	209 84	.....
Premiums for guarantee of lodge officers	15 00	.....
Other expenses	.....	778 19
Total management expenses	$2,479 68	$4,823 47

(b) Miscellaneous Expenditure.

Funeral benefits	2,500 00	.....
Benefits to widows and orphans	177 76	14 00
Sick benefits	.....	226 58
Medical attendance	.....	665 46
Distressed members	.....	80 10
Expenditure other than foregoing	1,137 81	279 16
Total receipts	$6 295 25	$6 088 77

SANCTUARY ROBIN HOOD, No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 25 Grant Street, Toronto.

Organized 7th February, 1873 ; Incorporated 8th June, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

W. Lightfoot, Pastor ..... Toronto.
W. Isaac, Sub-Pastor ..... Toronto.
W. H. Langstone, Treasurer ..... Toronto.
W. H. Henley, Scribe ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 36.

One member's wife died during 1898 and funeral benefits were paid amounting to $25.

Total amount of cash standing to credit of fund 31st December. 1898, $685.65.

SICK BENEFITS.

Five members received sick benefits during 1898 amounting to $31.99.

Number of weeks' sickness experienced in 1898, 13 2 7.

Amount paid for medical attendance during 1898, $12.00.

Total amount of cash standing to credit of fund 31st December, 1898, $685.65.

ASSETS.

Actual cash on hand 31st December, 1898		$66 36
Deposited in Home Savings Bank, Toronto		640 00
Total assets Sick and Funeral Fund	$685 65	
Total assets General Fund	20 71	
Total assets		$706 36

LIABILITIES.—None.

MISCELLANEOUS

The Society's accounts were audited July 8th, 1898, January 11th, 1899.

The following books of account are kept : Record of sickness and death.

The names and post office addresses of the auditors for 1898 : J. W. Haynes, J. R. Aylett, W. Lightfoot, all of Toronto.

Cash Receipts.

Cash balance from 1897 (not extended)	$609 72	
Cash received during 1898, from :		
Initiation fees		$5 00
Dues		188 13
Interest and dividends		20 80
		$213 93

Cash Expenditure.

Expenses of Management.

Cash paid during 1898 for :	
Insurance	$2 30
Rent, light, heat and taxes	15 00
Managing officers' salaries, etc.	13 50
Printing, stationery and advertising	8 25
Postage	4 44
Other sources	4 81
	$48 30

Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick Benefits	31 99
Medical attendance	12 00
	$117 29

RELIANCE BENEFIT ORDER.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Toronto.

———

Organized 1st March, 1896; incorporated 5th March, 1896.

———

The Executive Officers of the Society at the 31st December, 1898, were as follows:

A. Stewart, President ..... Toronto, Ont.
W. H. Hall, Secretary-Treasurer ..... Toronto, Ont.
D. Robertson, Medical Examiner ..... Milton, Ont.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 24.

No member died during 1898, and no Funeral Benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. One member received Sick Benefits during 1898.

Number of weeks' sickness experienced during 1898, 2, and Sick Benefits to the amount of $5.00 were paid.

Amount paid for medical attendance during 1898, $23.68.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1898, $71.54.

ASSETS.

Cash on deposit in Traders' Bank, Toronto	$72 57

LIABILITIES.—None.

MISCELLANEOUS.

When were the Society's accounts audited?—No information.

The book of record kept is a member's ledger.

Names and addresses of the Auditors for 1898: Geo. Edwards, F.C.A., Toronto; W. C. Eddis, F.C.A., Toronto.

RECEIPTS.

Cash Balance from 1897 (not extended)	$26 55	
Cash received during 1898 from:		
Dues		$11 35
Assessments		74 09
Interest		59
Total receipts		$86 03

EXPENDITURE.

Cash paid during 1898 for:	
Registration fee	$3 00
Printing, stationery, advertising	2 00
Rent, etc	2 75
Postage, etc	1 58
Other expenditure	2 00
Total expenditure for management	$11 33
Sick Benefits	5 00
Medical attendence	23 68
Total	$40 01

THE OFFICERS', WIDOWS' AND ORPHANS FUND OF THE BANK OF BRITISH NORTH AMERICA.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, 140 St. James Street, Montreal, Que.

Head Office in Ontario, the Office of the Bank of British North America, King Street, Hamilton, Ont.

Chief Agent for Ontario: John James Morrison, Esq., Manager Bank of British North America, Hamilton, Ont.

Organized 14th October, 1891.

The Executive Officers of the Fund at 31st December, 1898, were as follows:

Henry Stikeman, President	Montreal, Que.
Alfred G. Wallis, Vice-President	London, England.
A. E. Ellis, Trustee	Montreal, Que.
E. Stanger, Trustee	Toronto, Ont.
James Elmsley, Trustee	Montreal, Que.
A. C. Skelton, Trustee and Secretary-Treasurer	Montreal, Que.

Sick and Funeral Benefits.—None.

Assets.

Cash on deposit to credit of Fund, not drawn against, in the following chartered Bank:	
Bank of British North America, Montreal, Que	$60,781 69
Total assets	$60,781 69

Liabilities.—None.

Miscellaneous.

No assessments are made.

The Fund's accounts were duly audited during 1898, on the 11th October.

Books of record and account kept of the Fund are as follows: Cash book, journal, ledger, subscriptions and fees books, annuity book, record of births and deaths.

Names and post office addresses of Auditors for 1898 were as follows: H. B. MacKenzie, Bank of B. N. A., Montreal; A. P. Hazen, Bank of B. N. A., Montreal, Que.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	$51,224 85	
Cash received during 1898 from :		
Interest		$2,751 21
Subscriptions from married members, and fees from unmarried members		3,766 46
Donation from Bank		3,885 27
Total receipts		$10,402 94

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee	$3 00
Benefit to widows and orphans	815 60
Medical attendance	27 50
Total expenditure	$846 10

TORONTO TYPOGRAPHICAL UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 55 Yonge Street Arcade, Toronto.

Organized in 1844, incorporated in Ontario 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Geo. W. Dower, President ..... Toronto.
E. J. Howe, Treasurer ..... Toronto.
Jas. Wilson, Cor.-Secretary ..... Toronto.
W. G. Fowler, Financial Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 475.

Eleven members died in 1898.

Amount of Funeral Benefits paid in 1898, $1,211.70.

Total cash standing to credit of Funeral Fund, 31st December, 1898, $430.62.

SICK BENEFITS

Number of members who received Sick Benefits in 1898, 37.

Amount of Sick Benefits paid in 1898, $573.00.

Number of weeks' sickness experienced in 1898, 191.

ASSETS.

Bank balance $692 47

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1898 on 30th April, 31st July and 30th October.

Names and addresses of Auditors for 1898 were as follows : B. Cairns, A. Mawson, J. H. Williams.

Books kept for purposes of Benefit Fund . Treasurer and Financial Secretary's ledgers.

No changes were made in the rules relating to Sick Benefits.

Cash Receipts.

Application fees	$ 212 00
Dues	2,842 77
Fines, etc	107 20
Interest	26 79
Supplies sold	55
Other sources	664 77
Total receipts	$3,854 08

Cash Expenditure.

(a) Expenses of Management.

Per capita tax, etc	$1,775 35
Registration fee	3 00
Rent, light, etc	93 50
Salaries	220 00
Printing	4 00
Postage, stationery	132 00
Premium for guarantee of lodge officers	8 00
Other expenses	291 69
Total management expenses	$2,527 54

(b) Miscellaneous Expenditure.

Sick benefits	573 00
Funeral benefits	1,211 70
Total expenditure	$4,312 24

OTTAWA TYPOGRAPHICAL UNION 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Organized, 1867 ; incorporated, November, 1895.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Jas. C. Reynolds, President ..... Ottawa.
R. Mackell, Secretary-Treasurer ..... "
W. T. Byrnes, Rec. Secretary ..... "
J. A. Murphy, Corresponding Secretary ..... "
James A. McCann, Chairman Sick Relief Fund ..... "

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Local Union.
Total membership of the Local, 230.
Two members of the Society died in 1898.
Total amount of Funeral Benefits paid, $320.

SICK BENEFITS.

Sick Benefits are undertaken by the Local Body.
Twenty members of the Society received Sick Benefits during 1898.
Total amount of benefits paid in 1898, $296.
Number of weeks' sickness experienced in 1898, 94.
Total amount of cash standing to credit of Sick Fund, $373.20.

ASSETS.

Cash on deposit in Bank of Ottawa	$373 20

LIABILITIES.—None.

Miscellaneous.

No proceedings were instituted by or against the Society in 1898.

The Society's accounts were audited January, 1899.

Names and addresses of the Auditors for 1898 are: F. H. Consitt and Mitchell Cobban, both of Ottawa.

No changes were made in the organization or management of the Society during 1898.

Cash Receipts.

Cash balance from 1897 (not extended)	$353 60	
Cash received during 1898 from :		
Assessments		$302 40
Total		$302 40

Cash Expenditure.

No management expenses are charged to the Sick Benefit Fund of the Union.

Funeral Benefits	$320 00
Sick Benefits	296 00
Total	$616 00

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Yonge and Melinda Streets.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society for 31st December, 1898, were as follows:

J. A. Copland, President ..... Toronto.
H. S. Scott, Vice-President ..... Toronto.
T. Jeffrey, Secretary-Treasurer ..... Toronto.
A. Thomson, W. Emmerton, E. M. Meehan, T. Johnston, Trustees ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 66.

One member died during 1898, and the amount of funeral benefits paid was $100.00

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1898, was $330.56.

SICK BENEFITS.

Number of members who received Sick Benefits in 1898, 9.

The total amount of benefits paid in 1898, $167.50.

Number of weeks' sickness experienced in 1898, 29.

The total amount paid for medical fee was *nil.*

ASSETS.

Actual amount of cash on hand 31st December, 1898, $330.56.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purposes of life insurance are made weekly.

The Society's accounts were audited March 29th, 1898.

The following books of account are kept: Weekly dues book, yearly dues book, day book.

The names and post office addresses of the auditors for 1898 were J. Horner, J. A. Masterson, *The Globe.*

Cash Receipts.

Cash balance from 1897 (not extended)	$429 14
Cash received during 1898 from :	
Initiation fees	$ 1 00
Dues	127 15
Interest and dividends	127 25
Total	$255 40

Cash Expenditure.

Cash paid during 1898 for :

Expenses of Management.

Registration fee	$ 3 00
Rent, light, heat and taxes	7 73
Managing officers' salaries, etc	75 00
Postage	75
Total expenses of management	$86 48

Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	167 50
Grand totals	$353 98

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 29-33 Richmond Street West, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

M. M. Fitzhenry, President.....Toronto.
J. Barber, Vice-President.....Toronto.
H. Balson, Secretary-Treasurer.....Toronto.

FUNERAL BENEFITS.

Funeral Benefts are undertaken by the Society.
No member of the Society died during 1898.
Amount of Funeral Benefits paid in 1898, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1898, 16.
Amount of benefits paid in 1898, $230.00.
Number of weeks' sickness experienced during 1898, 62.
Balance to credit of Fund, $353.80.

ASSETS.

Cash in hands of Secretary-Treasurer	$ 9 01
Cash in Imperial Bank	344 79
Total	$353 80

LIABILITIES.—None.

Miscellaneous.

No actions or proceedings were instituted by or against the Society during 1898.

The accounts of the Society were audited December 31st, 1898.

The books of account kept by the Society are: Cash book and record book.

Names and addresses of Auditors of accounts for 1898: A. Lockhart, W. Sheehan.

Assessments are made weekly, and are payable each Saturday.

No changes were, during 1898, made in the Constitution and Rules in relation to insurance certificates.

Cash Receipts.

Cash balance from 1897 (not extended)	$377 22	
Initiation fees and dues		$ 219 45
Interest		9 78
Total receipts		$ 229 23

Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$ 3 00
Salaries	5 00
Printing, etc	7 65
Total expenses of management	$ 15 65

(b) *Miscellaneous Expenditure.*

Sick benefits	230 00
Rebate to members	7 00
Total expenditure	$ 252 65

BRICKLAYERS' AND MASONS' UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, King Street, Hamilton.

Organized 9th February, 1881, and incorporated in Ontario 24th July, 1894

The Executive Officers of the Society at the 31st of December, 1898, were as follows:

C. H. Whitelock, President ..... Hamilton.
Thos. Halcro, Vice-President ..... Hamilton.
W. J. Whitelock, Rec. and Cor. Secretary ..... Hamilton.
Henry Robinson, Treasurer ..... Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1898, was 115.

One member of the Society died during 1898.

Amount paid for Funeral Benefits, $100.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Total amount of benefits paid in 1898, $98.00.

Number of weeks' sickness experienced in 1898, 32 4-6.

ASSETS.—No information.

LIABILITIES.—No information.

Miscellaneous.

The Society's books were audited during 1898 on July 13th, and January 12th, 1899.

Names and addresses of Auditors for 1898, were as follows: J. G. Muir, T. Halcro Richard Ailles, J. Seaman, W. Halcro.

Books of account kept by Society are: Sick register, order book on Treasurer.

Cash Receipts

Cash balance from 1897 (not extended)	$327 52	
Cash received during 1898 from:		
Other sources		912 10
Total receipts		$912 10

Cash Expenditure.

Cash paid during 1898 for:

(a) Expenses of Management.

Registration fee	$3 00
Rent, light, heat and taxes	170 00
Managing officers' salaries, and auditors fees	78 00
Other expenses	586 33
Total expenses of management	837 33

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	98 00
Total expenditure	$1,035 33

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Temperance Hall, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893; re-incorporated in Ontario, 26th April, 1897.

M. J. Connors, President ..... Toronto.
T. Hogg, Secretary ..... Toronto.
G. Fleming, Treasurer ..... Toronto.
A. H. Moore, W. Hinchley, A. Montgomery, J. C. Waldon, } Executive Council ..... Toronto.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Total number of members who received Sick Benefits in 1898, 11.
Total amount of benefits paid in 1898 in respect of sick members, $206.85.
Number of weeks' sickness experienced in 1898, 51½.
Amount paid for medical attendance during 1898, $49.50.
Amount standing to credit of Sick Benefit Fund 31st December, 1898, $479.68.

ASSETS.

Cash in Bank of Commerce 31st December, 1898	$479 68

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited for 1898 on January 28th, 1899.
Names and addresses of auditors for 1898 were as follows: P. Langley, E. Leonard, P. Hastings.

CASH RECEIPTS.

Cash balance 31st December, 1897	$228 10	
Application fees		$ 22 00
Initiation fees		35 50
Dues		308 60
Interest		4 96
Other sources		289 65
Total receipts		$660 71

Cash Expenditure.

(*a*) *Expenses of Management.*

Per capita tax	$ 12 67
Registration fee	3 00
Supplies, stationery	33 01
Officers' salaries	39 00
Rent, light, heat and taxes	16 50
Printing	8 50
Total cost of management	$112 68

(*b*) *Miscellaneous Expenditure.*

Sick benefits	206 85
Medical attendance	49 50
Other expenditure	40 10
Total expenditure	$409 13

CIGARMAKERS' INTERNATIONAL UNION No. 27.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, 16 Vine Street, Toronto, Ont.

Organized 28th May, 1869, and incorporated in Ontario 4th July, 1894.

The Executive Officers of the Society at the 31st December 1898, were as follows:

R. Haberstock, President ..... Toronto
J. Pamphilon, Financial Secretary..... Toronto
F. Siddal, Treasurer..... Toronto.
F. Hough, Corresponding Secretary ..... Toronto.

Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 132.

Two members of the Society died during 1898.

Total amount of funeral benefits paid during 1898, $600.00.

Sick Benefits.

Sick benefits are undertaken by the Society.

Twenty-nine members received sick benefits during 1898, amounting to $513.40.

Number of weeks' sickness experienced during 1898, 102⅝.

Assets.

Cash on deposit to Society's credit, not drawn against, in the Home Savings and Loan Co.....	$800 10
Cash on hand	96 28
Total.....	$896 38

Liabilities.—None.

Miscellaneous.

One assessment was made in 1898.

The books and accounts were audited monthly during 1898.

Names of auditors: G. Jones, J. Slidders, F. Hough, all of Toronto.

Cash Receipts.

Cash balance from 1897 (Not extended)	$124.75	
Cash received during 1898 from :		
Initiation fees		$81 50
Dues		1,926 30
Assessments		125 75
Fines		2 50
Loans collected		225 40
Assistance from other Unions		500 00
Other sources		1 60
Total receipts		$2,863 05

Cash Expenditure.

Cash paid during 1898 for :

(a) Expenses of Management.

Per capita tax or levies for management	$17 00
Registration fee	3 00
Discount on money received	75
Supplies	59
Rent, fuel, light and taxes	61 55
Salaries, officers' and auditors' fees	275 81
Printing, stationery and advertising	129 02
Postage, telegrams and express	10 40
Other expenses	50
Total expense of management	$498 62

(b) Miscellaneous Expenditure.

Funeral benefits	600 00
Loans to travelling members	165 00
Out of work benefits	314 00
Sick benefits	513 40
Total expenditure	$2,091 42

CIGARMAKERS' UNION No. 55, HAMILTON.

Annual Statement for the Year Ending 31st December, 1898.

Head Office for Ontario, 156 Rebecca St., Hamilton.

The Executive Officers of the Society at 31st December, 1898, were as follows:

Eli Prenail, President	Hamilton.
J. Fletcher, Vice-President	"
Sam'l Wyrtz, Recording Secretary	"
Thomas O'Dowd, Financial Secretary	"
J. Schrader, Treasurer	"

Funeral Benefits.

Funeral Benefits are undertaken by the International Union.

One members' wife died in 1898. Amount paid in respect of deceased wife, $40 00.

Sick Benefits.

Sick Benefits are undertaken by the Society.

Twelve members of the Society received Sick Benefits during 1898, amounting to $310.00.

Number of weeks' sickness experienced in 1898, 62.

Amount of cash to credit of fund at 31st December, 1898, $461.72.

Assets.

No information.

Liabilities.—None.

Miscellaneous.

The Society's accounts were audited at the end of each month during 1898.

The books kept are day book, ledger and receipt book.

Names and post office addresses of the Auditors for 1898:—D. J. Walsh, J. Schwartz and Saml. Wyrtz, Hamilton.

Cash Receipts.

Cash balance from 1897 (not extended)		$101 62
Received during 1898 from :		
Initiation fees	$ 55 50	
Dues	1,001 20	
Assessments	64 50	
Fines	16 00	
Loans collected	89 50	
Total receipts		$1,226 70

Cash Expenditure.

Cash paid for:

(*a*) *Expenses of Management.*

Registration fee	$ 3 00
Supplies bought	5 60
Travelling expenses	62 15
Managing officers' salaries and officers' and auditors' fees	127 25
Rent	25 00
Postage	7 58
Stationery	4 05
Total expenses of management	$234 63

(*b*) *Miscellaneous Expenditure.*

Funeral Benefits	40 00
Sick benefits	310 00
Out of work benefits	209 50
Total expenditure	$794 13

CIGARMAKERS' UNION No 59, BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 75 Greenwich Street, Brantford.

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

W. H. Crawford, President	Brantford.
John Haskett, Treasurer	Brantford.
F. Mather, Secretary	Brantford.

FUNERAL BENEFITS

Funeral benefits are undertaken by the Society. One member died during 1898, and amount of benefits paid was $200.

SICK BENEFITS.

Number of members who received sick benefits during 1898, 4.
Total amount of benefits paid in 1898, $108.55.
Number of weeks' sickness experienced in 1898, 21½.

ASSETS.

Cash on hand 31st December, 1898	$ 11 19
Cash on deposit in Royal Loan and Savings Co. Bank	143 57
Total	$154 76

LIABILITIES.—None.

MISCELLANEOUS.

No regular assessments are made.

The Society's accounts for 1898 were audited monthly.

The following books of record and account are kept: Day book, ledger, membership books, registration book.

The names and post office addresses of the auditors for 1898: J. O'Reilly, Jas. Davison, A. Crandall.

No changes were made in 1898 in the organization or management of the Society in relation to benefits.

Cash Receipts.

Cash balance from 1897 (not extended)	$32.71	
Initiation fees		$ 9 00
Dues		233 70
Assessments		35 20
Supplies sold		18 24
Interest and dividends		1 36
All other sources		243 00
Total receipts		$540 50

Cash Expenditure.

Expenses of Management.

Cash paid during 1898:	
Law costs	$ 0 50
Registration fee	3 90
Expense of meeting	8 82
Rent, light, heat and taxes	25 00
Managing officers' salaries, auditors' fees	28 67
Printing, stationery and advertising	10 68
Postage, telegrams and express	7 02
Other management expenses	6 86
	$ 90 55

Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	108 55
All other expenditure	19 35
Grand totals	$418 45

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 923 King Street West, Toronto.

Organized June, 1883, incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at 31st December, 1898, were as follows:

Robert Hunter, President	Toronto.
Arthur Purdy, 1st Vice-President	Toronto.
Thomas Derose, 2nd Vice-President	Toronto.
Robt. Thomson, Secretary	Toronto.
James Gray, Treasurer	Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The total membership at 31st December, 1898, was 960.

Eight members died during 1898.

Total amount of Funeral Benefits paid in 1898 in respect of deceased members, $475.75.

Five members' wives died in 1898.

Amount of Funeral Benefits paid in 1898 in respect of deceased wives, $150.

Funeral and Sick Benefits are paid out of the General Fund.

Amount at the credit of the General Fund at 31st December, 1898, $369.34.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Two hundred and ninety-seven members received Sick Benefits during 1898.

Total amount of Sick Benefits paid in 1898, $2,262.80.

Number of weeks' sickness experienced in 1898, 798⅞.

Nothing was paid out for medical attendance during 1898.

ASSETS.

Dominion Bank, Toronto	$369 34
Total assets	$369 34

LIABILITIES.—None.

MISCELLANEOUS.

No changes were made in 1898 in the organization or management.

Assessments are made every four weeks, while the funds are under $600.

Twelve assessments were made during 1898.

The accounts were audited July, 1898, January, 1899.

The following books are kept: Cash book for expenditure, ledgers for receipts.

The names and post office addresses of the Auditors for 1898 were John Brown, Toronto; James Wilkie, Toronto.

CASH RECEIPTS.

Cash balance from 1897 (not extended	$521 79	
Cash received during 1898 from:		
Assessments		$2,801 75
Interest		5 10
Total receipts		$2,806 85

CASH EXPENDITURE.

Cash paid during 1898 for:	
Law costs	$ 0 75
Registration fee (renewal)	10 00
Secretary's salary	60 00
Expenses of management	$ 70 75

Miscellaneous Expenditure.

Funeral Benefits	625 75
Sick Benefits	2,262 80
Total expenditure	$2,959 30

THE MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Brantford, Ontario.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

John R. Neilson, President	Brantford.
James Thomson, 1st Vice-President	"
W. R. Snodgrass, 2nd "	"
Percy Gregory, Secretary	"
Franklin Grobb, Treasurer	"

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The total membership at 31st December, 1898, was 644.
Two members of the Society died in 1898.
Funeral Benefits were paid in 1898 amounting to $48.00.
No members' wives died during 1898.
Nothing was paid in 1898 for Funeral Benefits in respect of deceased wives.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Ninety-seven members received Sick Benefits in 1898.
Total amount of Sick Penefits paid in 1898, $1,259.05.
Number of weeks' sickness experienced in 1898, 331⅔.
Total amount to the credit of the Sick Benefit Fund at December 31st, 1898, $343.50.

ASSETS.

Cash value held in bonds	$500 00
" deposited in Standard Bank, Brantford	343 50
Other assets	15 00
Total assets	$858 50

LIABILITIES.

Amount of claim admitted by Society	$48 00

Miscellaneous.

Ten assessments were made in 1898 for the purpose of Funeral and Sick Benefits, payable monthly.

The Society's accounts for 1898 were audited January 16th, 1899.

The following books of record and account are kept: Minute book, roll book and cash book.

The names and post office addresses of the auditors for 1898 were as follows: Jno. Campbell, Chas Warren, Brantford.

No changes were made in 1898 in the Constitution and Rules of the Society in relation to benefits.

Cash Receipts.

Cash balance from 1897 (not extended)		$413 25
Cash received during 1898 from:		
Assessments	$1,271 80	
Interest	20 00	
Refunds	19 65	
Total receipts		$1,311 45

Cash Expenditure.

Expenses of Management.

Law costs (affidavits)	$ 50
Registration fee	10 00
Officers' and auditors' fees	40 00
Printing, stationery, etc	4 00
Total expenses of management	$54 50

Miscellaneous Expenditure.

Funeral benefits	48 00
Sick benefits	1,278 70
Total expenditure	$1,381 20

POSTAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

W. E. Lemon, President	Toronto.
H. S. Allen, Treasurer	Toronto.
T. D. Gould, Secretary	Toronto.
J. Callahan, J. Rutherford, W. H. Canniff, M. E. Hynes, Executive Committee	Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 67

No members of the Society died in 1898.

Total amount of funeral benefits paid in 1898, *nil.*

Cash in funeral benefit fund 31st December, 1898, $263.50.

SICK BENEFITS.—None.

ASSETS.

Cash in Treasurer's hands	$ 2 19
Cash on deposit in Imperial Bank	270 13
Dues and assessments due and unpaid	74 25
Total	$346 57

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made once a month.

Twelve such assessments were made during 1898.

The Society's accounts were duly audited on the 18th February, 1899.

Books of record or account, kept for purposes of insurance certificates, are as follows: Cash book, minute book, Treasurer's, members' signatures and by-laws.

Names and post office addresses of Auditors for 1898: J. S. Boddy and C. E. Swalt.

Certain changes were made in relation to the insurance certificate, and copies are filed with the annual statement.

Cash Receipts.

Cash balance from 1897 (not extended)	$133 30	
Cash received during 1898 from :		
Initiation fees		$ 12 50
Assessments		127 50
Interest		4 79
Other sources		20
Total		$144 99

Cash Expenditure.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee	$3 00
Total	$3 00

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, HAMILTON, ONT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, James Street N., Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Annie Lewis, Presiding Daughter ..... Hamilton.
Mary Hawkins, Treasurer ..... Hamilton.
Annie Gwyder, Secretary ..... Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 31.
No members died during 1898, and no funeral benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
One member received sick benefits during 1898, amounting to $6.00.
Number of weeks' sickness experienced in 1898, 2.

ASSETS.—$446.65.

LIABILITIES.—No information.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	$458 02	
Application fees		$2 00
Dues		88 00
Total receipts		$90 00

CASH EXPENDITURE.

Cash paid during 1898, for:

(a) Expenses of Management.

Per capita tax or levies	$4 45
Registration fee	3 00
Rent, light, heat and taxes	24 00
Expenses of annual meeting	1 00
Postage, telegrams and express	35
Total	$32 80

(b) Miscellaneous Expenditure.

Sick benefits	6 00
Total expenditure	$38 80

GRAND UNITED ORDER OF ODDFELLOWS.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, Windsor, Ont.

Organized 7th December, 1853; incorporated 1st November, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Thos. E. Taylor, District Master ..... London.

Jas. F. Reid, District Deputy Master ..... Windsor.

R. L. Dunn, District Secretary, Box 194 ..... Windsor.

W. H. Bazie, District Treasurer ..... Chatham.

J. Washington Montgomery, District Director ..... Chatham.

Funeral Benefits.

Funeral benefits are undertaken by the local lodges, the membership of which at 31st December, 1898, was 185.

Two members died in 1898.

Amount of benefits paid in respect of deceased members, $80.00.

Sick Benefits.

Sick benefits are undertaken by the local lodges.

Ten members received Sick Benefits during 1898.

Amount of Sick Benefits paid, $185.00.

Number of weeks' sickness experienced during 1898, 60.

GENDRON MANUFACTURING CO'S EMPLOYEES MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at 31st December, 1898, were as follows:

M. W. Dusseau, President ..... Toronto.
J. D. Baron, Secretary, 245 Sackville Street ..... Toronto.
W. D. Vogal, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with the total membership of 225.
One member died during 1898.
Amount paid for funeral benefits, $25.00.
Total amount to credit of the Fund, $25.00.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Sixty nine members of the Society received sick benefits during 1898, amounting to $1,043.06.
Number of weeks' sickness experienced in 1898, 233.
Amount paid for medical attendance, $136.85.
Total amount to credit of Sick Benefit Fund, $36.97.

ASSETS.

Cash deposited with Treasurer	$36 97
Cash in Dominion Bank (Sherbourne and Queen)	25 00
Total	$61 97

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made as often as necessary to keep $200 in hand.
Fifty-two such assessments were made during 1898, payable weekly.
The Society's accounts were audited May 1st and November 1st, 1898.
Names and addresses of the Auditors of accounts for 1898: J. J. Neander and W. Fraser, Toronto.

Cash balance from 1897 (not extended) $176 77

Cash Receipts.

Cash received during 1898:

Dues	$987 95
Assessments	136 85
Total receipts	$1,124 80

Cash Expenditure.

Cash paid during 1898 for:

(a) Expenses of Management.

Registration fee	$ 3 00
Salaries of officers	26 00
Printing	5 44
Law costs	25
Total expenses of management	$34 69

(b) Miscellaneous Payments.

Funeral benefits	25 00
Sick benefits	1,043 06
Medical attendance	136 85
Total expenditure	$1,239 60

DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Society at 31st December, 1898, were as follows:

R. W. Cleghorn, President, Dominion Express ..... Toronto.
John Blackhall, Secretary-Treasurer ..... "

SICK BENEFITS.

Sick Benefits are undertaken by the Association.

Twenty-six members received Sick Benefits in 1898, amounting to $346.06.

Number of weeks' sickness experienced in 1898, 56 6-7.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1898, $655.82.

ASSETS.

Cash in Home Savings and Loan Company, Toronto	$906 46
Cash in Canadian Bank of Commerce	278 45
Total assets	$1,184 91

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1898.

The Society's books were duly audited on January 9, 1899.

The following books of record and account are kept for the purposes of Sick Benefits; Ledger, index book and bank book.

The names and post office addresses of the Auditors for 1898 were as follows: D. Barron, W. C. Jex and F. W. Branscombe.

Cash Receipts.

Amount of cash on hand 1897	$655.82	
Cash received during 1898 from :		
Dues		$915 50
Interest and dividends		9 30
Total receipts		$924 80

Cash Expenditure.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration	$ 3 00
Salaries, officers' and auditors' fees	18 75
Printing, stationery and advertising	22 90
Guarantee for Secretary-Treasurer	5 00
Total expenses of management	$49 65

(b) Miscellaneous Payments.

Sick benefits	346 06
Total expenditure	$395 71

COBBAN MANUFACTURING CO'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

T. Sanford, President ..... Toronto.
Geo. Green, Vice-President ..... Toronto.
E. V. Rippon, Secretary ..... Toronto.
W. Moore, Treasurer ..... Toronto.

SICK BENEFITS.

Sick benefits are undertaken by the Society, total membership at 31st December, 1898, 125.

Twenty-one members received sick benefits during 1898, amounting to $226.30.

Number of weeks' sickness experienced in 1898, 66.

ASSETS.

Cash on deposit in Home Savings, at Toronto	$100 00
Interest	5 90
Totals	$105 90

LIABILITIES —None.

Miscellaneous.

Assessments are made monthly.

Society's books were duly audited on December 20th, 1898.

Twelve assessments were made during 1898, payable second Tuesday each month.

The books of record kept are cash book and ledger.

Names and addresses of Auditors for 1898 were as follows: F. Butt, R. P. Vincent, B. Alderson.

Cash Receipts.

Cash balance from 1897 (not extended)	$100 53	
Cash receipts for 1898:		
Application fees and dues		$392 80
Interest		5 90
Total		$398 70

Cash Expenditure.

(a) Expenses of Management.

Salaries, officers' and auditors' fees	$15 00
Registration fee	3 00
Printing	6 00
Other expenses	15 94
Total expenses of management	$39 94

(b) Miscellaneous Expenditure.

Sick benefits	226 30
Divided as dividends	132 67
Total expenditure	$398 91

HEINTZMAN & CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 117 King Street West, Toronto, Ont.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at 31st December, 1898, were as follows:

A. Hartmann, President ..... Toronto.
R. Dodd, Vice-President ..... Toronto.
Wm. Ray, Treasurer ..... Toronto.
A. S. Consterdine, Secretary ..... Toronto Junction.

DIRECTORS.

J. Robertson ..... Toronto.
R. Burbridge ..... Toronto.
G. Grundler ..... Toronto Junction.
W. Johnston ..... Toronto Junction.
F. Campbell ..... Toronto.
H. Libby ..... Toronto.
J. O'Toole ..... Toronto.
H. Ramore ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1898, 128.

One member died in 1898.

Funeral Benefits paid in 1898, $50.

Total cash standing to credit of Funeral Benefit Fund at December 31st, 1898, $117.26.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members of the Society who received Sick Benefits during 1898, 21, amounting to $520.00.

Number of weeks' sickness experienced in 1898, 96.

Total amount to credit of General Fund, from which all claims are paid, $117.26.

Miscellaneous.

Dues are collected monthly.

Twelve assessments were made during 1898.

The Society's accounts for 1898 were audited on the 23rd January, 1899.

Names and addresses of the Auditors of accounts for 1898: W. H. May, James Ray, Toronto.

Certain changes were made during 1898 in the organization and management and in the Constitution and Rules of the Society in relation to benefits.

Cash Receipts.

Cash balances from 1897 (not extended)	$201 51	
Cash received during 1898:		
Initiation fees and monthly dues		$554 30
Total receipts		$554·30

Cash Expenditure.

Cash paid during 1898 for:

(a) Expenses of Management.

Registration fee	$3 00
Supplies bought	10 00
Salaries, officers' and auditors' fees	20 00
Printing	9 75
Total expenses of management	$42 75

(b) Miscellaneous Payments.

Funeral benefits	50 00
Sick benefits	520 00
Other expenditures	25 80
Total expenditure	$638 55

ST. LAWRENCE FOUNDRY CO. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 262 Front Street East, Toronto.

Organized 2nd day July, 1890; incorporated in Ontario 10th day March, 1897.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Harry Ley, President ..... Toronto.
John Campbell, Vice-President ..... Toronto.
N. Christie, Treasurer ..... Toronto.
Jno. Nicholson, Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 88.
One member died during 1898, and $30 funeral benefits were paid.

SICK BENEFITS.

Thirty-three members received sick benefits during 1898.
Total amount of sick benefits paid during 1898, $474.54.
Number of weeks' sickness experienced during 1898, 59.
Amount paid for medical attendance during 1898, $165.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1898, $82.07.

ASSETS.

Actual cash on hand 31st December, 1898..... $82 07

LIABILITIES.—None.

Miscellaneous.

No actions or proceedings were instituted by or against the Society during 1898.

The books of the Society were duly audited December 31st, 1898.

The following books of record are kept: Secretary's Cash Book, Treasurer's Cash Book.

The names and addresses of the Auditors for 1898 were as follows: S. Coruthers, Thos. Hern, J. V. Phipps, Toronto.

Cash Receipts.

Cash balance from 1897 (not extended)	$129 33	
Cash received during 1898 from :		
Assessments		$664 45
Interest		1 30
Total		$665 75

Cash Expenditure.

Cash paid during 1898 for :	
Registration fee	$3 00
Expenses of annual meeting	2 82
Officers' salaries, etc	16 65
Other expenses	1 00
Expenses of management	$23 47
Miscellaneous Expenditure.	
Funeral benefits	30 00
Sick benefits	474 54
Medical attendance	165 00
Gratuities to members	20 00
Grand totals	$713 01

THE ANDERSON FURNITURE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Woodstock, Ont.

Organized 1895 ; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

W. J. Beattie, President	Woodstock.
Benj. Hobson, Vice-President	"
Thomas Milburn, Secretary	"
T. J. McBeath, Treasurer	"

FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society, the membership of which is 276.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Fifty-five members received Sick Benefits during 1898, amounting to $560.75.
Number of weeks' sickness experienced during 1898, 214.
Amount paid for medical attendance, $202.00.

ASSETS.

Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock	$163 16
Total	$163 16

MISCELLANEOUS.

Books kept by the Society : Cash book, minute book and members' roll.
The books of the Society were audited on July 14, 1898, and 5th January, 1899.
Names of auditors : N. B. Davidson and A. J. Kirkpatrick.

LIABILITIES.—None.

Receipts.

Cash balance from 1897 (not extended)	$166.51	
Assessments		$964 49
Donations		10 00
Profits from employees' excursion		31 27
Total		$1,005 76

Cash Expenditure.

Registration fee	$ 3 00
Expenses of annual meeting	16 60
Salary of Secretary	20 00
Rent	4 50
Total management expenses	$44 10
Sick Benefits	560 75
Medical attendance	202 00
Gratuities to members	29 75
Refund to employees	6 00
Total expenditure	$842 60

HOBBERLIN BROS. CO. EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, Toronto, Ontario.

Organized 14th September, 1897, and incorporated in Ontario 14th September, 1897.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

A. M. Hobberlin, President ..... Toronto.
A. E. Herington, Secretary-Treasurer ..... Toronto.

This Society at present undertakes only the payment for medical attendance to its members.

Receipts.

Assessments	$75 40

Expenditure.

Medical attendance	$75 40
Total expenditure	$75 40

All management expenses are paid by the firm.

HER MAJESTY'S ARMY AND NAVY VETERANS, TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1898.

Head Office, Cameron Hall, Toronto.

Organized 9th August, 1887 ; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

W. R. Simmons, President ..... Toronto.
Jno. R. Gray, Secretary ..... Toronto.
Samuel Griggs, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at the 31st December. 1898, 90.
Four members died during 1898, and Funeral Benefits to the amount of $174.50 were paid.

ASSETS.

Cash on deposit in Bank of Commerce at Toronto	$1,012 65
Total	$1,012 65

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.
Society's books were duly audited in July and December, 1898.
Names and addresses of auditors for 1898, were as follows : J. Kelly, T. Robinson, Toronto.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	$869 76	
Initiation fees and dues		492 51
Supplies sold		10 40
All other sources		50 09
Special collections, etc		277 27
Total		$830 27

CASH EXPENDITURE.

(a) Expenses of Management.

Commission	$49 65
Salaries, officers' and auditors' fees	51 00
Supplies bought	241 25
Registration fee	3 00
Travelling expenses	7 03
Official Journal	7 50
Printing and postage	19 00
Rent, light, etc	35 00
Postage, etc	25 24
Total expenses of management	$438 67

(b) Miscellaneous Expenditure.

Funeral Benefits	174 50
Gratuities to distressed members	10 00
Other expenditure	64 25
Total expenditure	$687 42

ARMY AND NAVY VETERANS, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 45 King Street East, Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

John Dow, President	Hamilton.
John Skerritt, Treasurer	"
John Gardner, Secretary	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1898, 53.

Three members died 1898, and $240 were paid as Funeral Benefits.

Total cash standing to credit of Funeral Benefit Fund at December 31st, 1898 $660.71.

SICK BENEFITS.—None.

ASSETS.

Cash on deposit	$660 71

LIABILITIES.—None.

RECEIPTS.

Initiation receipts	$ 13 00
Dues	242 90
Interest	21 17
All other sources	32 85
Total receipts	$309 92

Cash Expenditure.

Registration fee	$ 3 00
Supplies bought	6 80
Travelling expenses	2 70
Salaries	12 00
Rent	13 00
Printing and postage	5 49
Other management expenses	42 10
Total management expenses	$ 85 09
Funeral benefits	240 00
Medical attendance	51 00
Total expenditure	$376 09

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 466 Eastern Ave., Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

John Jordan, President ..... Toronto.
Joseph Beare, Treasurer ..... Toronto.
E. J. Hopkings, Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. No information regarding number of deaths or amount of Funeral Benefits paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. No. of members, 76.
Number of members who received Sick Benefits in 1898, 20.
Amount of Benefits paid in 1898, $267.79.
Amount paid for medical attendance, $63.72.
Total amount of cash standing to credit of fund, $791.29.

ASSETS.

	Subordinate Bodies.
Cash on hand as per auditors' statement	$102 21
Cash in Dominion Bank	504 80
Cash in Bank of Commerce	184 28
Total assets	$791 29

LIABILITIES.—No Information.

MISCELLANEOUS.

The accounts of the Society were duly audited for 1898 on January 5th, 1899.

Names and addresses of the auditors for the year 1898: T. Hilton, R. Parks, Toronto.

Cash Receipts.

Cash balance from 1897 : Supreme Body, $30.18 ; Subordinate Bodies, $682 50.

Cash received during 1898 from :	Subordinate Body.
Initiation fees	$ 6 50
Dues	324 85
Interest	6 30
All other sources	299 45
Total receipts	$637 10

Cash Expenditure.

Cash paid during 1898 for :

Managing officers' salaries and officers' and auditors' fee	$ 25 60
Supplies bought	2 90
Rent, etc	42 75
Law costs	2 15
Printing	7 10
Premiums for guarantee of Lodge officers	1 45
Other expenses	5 00
Total expenses of management	$ 86 95

(b) Miscellaneous.

Per capita tax	20 25
Sick benefits	267 79
Medical attendance	63 72
Gratuities to distressed members	5 00
Other expenditure	83 60
Total expenditure	$527 31

THE MACDONALD MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Corner Simcoe and King Streets, Toronto.

Organized 2nd day January, 1898; incorporated 6th January, 1898.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Thomas Gadsby, President	Toronto.
Wm. Sauquin, Vice-President	"
Joseph Green, Treasurer	"
Wm. Carson, Secretary	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 100.

No members died during 1898, and no Funeral Benefits were paid.

SICK BENEFITS.

Fifteen members received Sick Benefits during 1898.

Total amount of Sick Benefits paid during 1898, $90.31.

Number of weeks' sickness experienced during 1898, 33½.

Amount paid for medical attendance during 1898, $96.05.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1898, $137.32.

ASSETS.

Actual cash on hand 31st December, 1898	$137 32

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1898.

The Society's books were duly audited in July and December, 1898.

The following books of record and account are kept for the purposes of Sick Benefits: Journal and cash books.

The names and post office addresses of the Auditors for 1898 were as follows: Wm. Hunt, W. Caddell and J. McDonagh, all of Toronto.

Cash Receipts.

Cash received during 1898 from :

Dues	$335 33
Total receipts	$335 33

Cash Expenditure.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration	$3 00
Salaries, officers' and auditors' fees	3 60
Printing, stationery and advertising	8 15
Charter fee	3 00
Supplies bought	3 00
Total expenses of management	$20 75

(b) Miscellaneous Payments.

Sick benefits	90 31
Medical attendance	96 05
Total expenditure	$207 11

ONTARIO BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Toronto, Ont.

Organized 31st May, 1898; incorporated 31st May, 1898.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Fred H. Pim, Grand President.....Toronto.
Wm. J. Graves, Grand Vice-President.....Toronto.
W. S. Harrison, Grand Secretary-Treasurer.....Toronto.
R. C. Graves, Superintendent.....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 63.
No members of the Society died during 1898.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
One member received Sick Benefits during 1898, amounting to $20.00.
Number of weeks' sickness experienced during 1898, 5.
Amount paid for medical attendance, $31.45.

ASSETS.

Cash on hand $42.16

LIABILITIES.—None.

MISCELLANEOUS.

Books kept by the Society—cash book, individual ledger and members' roll.
The books of the Society were audited on February 1st, 1899. Names of auditors: J. L. Skerrow, J. N. Ansley, both of Toronto.

RECEIPTS.

Assessments	$77 70

CASH EXPENDITURE.

Expenses of Management.

Law costs	$1 00
Registration fee	6 00
Printing, stationery, etc	8 54
Total expenses of management	$15 54

Miscellaneous Expenditure.

Sick benefits	20 00
Total expenditure	$35 54

UNITED DAUGHTERS OF CHATHAM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 65 Princess Street, Chatham.

Organized October, 1855; incorporated in Ontario 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Mary Ann Anderson, President	Chatham.
Isabella Hunton, Vice-President	"
Sarah E. Burton, Secretary	"
Annie M. Robinson, Treasurer	"

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1898, 43.
One member died during 1898, and $29 Funeral Benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Fourteen members of the Society received sick benefits during 1898.
Total amount of benefits paid in 1898, $76.00.
Number of weeks' sickness experienced in 1898, 42.
Total amount of cash standing to credit of Sick Fund.

ASSETS.

Cash on deposit in Bank of Montreal at Chatham	$400 00
" Chatham Loan and Savings Company	100 00
Cash on hand	19 85
	$519 85

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required
Society's books were duly audited December 29th, 1898.
Names and addresses of Auditors for 1898 were as follows: Mary Anderson, Sarah E. Burton, A. Robinson.

Cash Receipts.

Cash balance from 1897 (not extended)	$2.07	
Initiation fees		$10 00
Dues		73 11
Interest		12 00
All other sources		36 92
Total		$132 03

Cash Expenditure.

(*a*) *Expenses of Management.*

Registration expenses	$15 00
Printing and postage	92
Other management expenses	10 85
Total expenses of management	$26 77

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	29 00
Sick benefits	76 00
Total expenditure	$131 77

ANCIENT ORDER OF HIBERNIANS, ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 83 Wellington Avenue, Toronto.

Organized 24th September, 1888 ; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Geo Duffy, Provincial President ..... Toronto.
G. I. Handly, Vice Provincial President..... St. Thomas.
Hugh McCaffery, Provincial Secretary..... Toronto.
John McCarty, Provincial Treasurer..... St. Catharines.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the subordinate divisions with a membership of subordinate 861, auxiliary 202.

Three members of the Society died during 1898.

The total amount of funeral benefits paid during 1898, was $150.00.

Total amount standing to credit of combined Sick and Funeral Benefit Fund, $2,765.06 ; Auxiliary Bodies, $483.74.

SICK BENEFITS.

Number of members who received sick benefits in 1898 : Subordinate bodies, 94 ; Auxiliary bodies, 18.

Total amount of sick benefits paid during 1898 : Subordinate bodies, $1,579.00 ; Auxiliary bodies, $186.00.

Number of weeks' sickness experienced in 1898: Subordinate bodies, 315; Auxiliary, bodies, 62.

Amount paid for medical attendance during 1898 : Subordinate bodies, $542.15 ; Auxiliary bodies, $157.35.

ASSETS.—No information.

LIABILITIES.—No information.

MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly.

Twelve assessments were made during the year 1898, payable within 90 days.

The books and accounts were duly audited on 22nd May, 1898. Accounts of Local Divisions are audited quarterly.

The books of record and account kept by the Society are, day book, ledger and Financial Secretary's book.

Names of auditors for 1898 : M. J. Lynch, Kingston ; Geo. Duffy, Toronto and Jos. Rutledge, Toronto.

A system of Insurance has been adopted but is not yet in force.

Cash Receipts.

Cash balance from 1897 (not extended)			$1,971 68
	Grand Body.	Subordinate Bodies.	Auxiliary.
Cash received during 1897 from :			
Application fees	.....	$308 00	$120 00
Initiation fees	.... .	.....	119 00
Dues	.....	2,941 45	514 95
Interest	.. ...	148 56	18 93
Assessments	.....	.....	20 55
Per capita tax and levies	156 89	.....	200 00
Supplies sold	.....	23 83	126 42
All other sources	.....	687 45	141 66
Total	$156 89	$4,109 39	$1,261 51

Cash Expenditure.

Cash paid during 1898 for :

(a) Expenses of Management.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Auxiliary.
Registration fee	.....	$10 00	.....	.....
Per capita tax or levies	....	.....	$230 66	$16 55
Rent, light, heat and taxes	....	.....	534 12	100 11
Managing officers' salary and auditor's fees	.....	.....	.....	15 50
Interest	.....	.....	186 95	.....
Printing, stationery and advertising	.....	.... .	.....	19 92
Postage, telegrams and express	.....	.....	.....	3 48
Expenses of annual meeting	.. ...	52 00	.....	111 73
Supplies bought	44 88	.....	192 14	17 13
Total expense of management	$44 88	$62 00	$1,143 87	$284 42

(b) Miscellaneous Expenditure.

Funeral benefits	.....	.....	100 00	50 00
Sick benefits	.....	.....	1,579 00	186 00
Medical attendance	. ....	.....	542 15	157 35
Total	$44 88	$62 00	$3 365 02	$677 77

ORANGE YOUNG BRITON LODGE No. 33.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 31st November, 1895.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Thos. Evans, Worshipful Master ..... Ottawa.
Alfd. Scarfe, Deputy Master ..... Ottawa.
W. J. Kissick, Secretary ..... Ottawa.
Samuel Crooks, Treasurer ..... Ottawa.

Funeral Benefits.

No information.

Sick Benefits.

Sick benefits are undertaken by the Society.
Six members of the Society received sick benefits during 1898.
Total amount of benefits paid in 1898, $36.00.
Number of weeks' sickness experienced in 1898, 13.
Total amount of cash standing to credit of Sick Fund, $167.82.

Miscellaneous.

The Society's books were audited for 1898 on January 20th, 1899.

Names and addresses of auditors for 1898 were as follows : Ed. Ashe and Jno. Carleton, Ottawa.

The amount of sick benefits was changed from $2.50 to $3.00 weekly.

Cash Receipts.

Cash balance from 1897 (not extended)		$16 78
Cash received during 1898 from :		
Dues	$97 00	
Initiation fees	7 00	
Supplies sold	15 15	
Certificate	1 00	
Concert	28 15	
Total receipts		$148 30

Cash Expenditure.

Cash paid during 1898 for :

(a) Expenses of Management.

Per capita tax or levies for management	$19 20	
Registration fee	3 00	
Supplies bought	49 95	
Travelling expenses	12 60	
Rent, light, heat and taxes	20 00	
Printing	1 50	
Official journal	3 00	
Total expenses of management		$109 25

(b) Miscellaneous Expenditure.

Sick benefits	38 70	
Gratuities to distressed members	10 00	
Total expenditure		$157 95

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1898.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Major O. J. Anderson, Chairman ..... Ottawa.
A. G. Kingston, Treasurer ..... "
W. J. Lynch, Secretary ..... "

I. Currency of Insurance Certificates.

Amount covered by contracts other than for Endowments or for Sick and Funeral Benefits in force 31st December, 1898, $51,800.00.

II. Movement in Insurance Certificates.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1897			263	52,600 00
Add contracts taken during 1898, new and renewed				1,800 00
Gross number and amount of contracts on foot at any time during 1898			272	54,400 00
Deductions:				
Contracts matured in 1898	9	1,800 00		
" lapsed in 1898	4	800 00		
Total deductions extended	13	2,600 00	13	2,600 00
Net contracts on foot 31st December, 1898			259	51,800 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash in Government Savings Bank, Toronto	$2,061 53

VI. Liabilities.

Amount of claim resisted (since settled)	$200 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1898: One; settled for $100.

The Society's books were duly audited on 27th January, 1899.

Names and post office addresses of the Auditors for 1898 were as follows: T. M. Boville, Richard Devlin, W. B. A. Hill,

VIII. Cash Receipts.

Cash balances from 1897 (not extended)	$2,372.22	
Dues		$1,486 23
Interest and dividends		65 48
Total receipts		$1,551 81

IX. Cash Expenditure.

Registration fee	$3 00
Salaries, officers' and auditors' fees	50 00
Printing, stationery, advertising and postage	9 50
Total expenses of management	$62 50

Miscellaneous Expenditure.

Life insurance claims	1,800 00
Total expenditure	$1,862 50

YOUNG MEN'S HEBREW ASSOCIATION OF TORONTO NO. 1.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 30 Queen Street West, Toronto, Ont.

Organized 2nd August, 1896; incorporated 25th November, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Joseph Cohen, President ..... Toronto.
Joseph Harris, Past President ..... Toronto.
Joseph Harris, Secretary ..... Toronto.
M. Halpein, Treasurer ..... Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1898, was 49. One member of the Society died in 1898, and $15 paid for funeral benefits.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1898, 2.
Amount of benefits paid in 1898, $9.
Number of weeks' sickness experienced in 1898, 3.
Amount paid for medical attendance, none.
Total amount of cash standing to credit of the Society, $37.

ASSETS.

Cash in Imperial Bank	$37 00

LIABILITIES.—None.

VII. Miscellaneous.

The Society's books were duly audited for 1898 on November 14th.
Names and post office addresses of the Auditors for 1898 : Joe Cohen and J. Brady.

VIII. Cash Receipts.

Cash received during 1898 from :

Application and initiation fees	$	11 00
Dues		46 50
Other sources		11 45
Total receipts	$	68 95

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Registration fee	$	3 00
Printing, stationery and advertising		7 35
Postage, telegrams, express		5 60
Rent		10 00
Total expenses of management	$	25 95

(*b*) *Miscellaneous Expenditure.*

Funeral benefits		15 00
Sick benefits		9 00
Total expenditure	$	49 95

COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

Date of application for registry, 18th August, 1899,

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 19th day of August, 1899, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed, are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Brantford, Ont. Suits by or against the Society may be brought in the name of the Cockshutt Plow Company Relief Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution of the Society, so far as it relates to the insurance contracts.

VERITY PLOW COMPANY RELIEF ASSOCIATION.

Date of application for registry, 26th August, 1899.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 6th day of September, 1899, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Brantford, Ont. Suits by or against the Society may be brought in the name of the Verity Plow Company Relief Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution of the Society, so far as it relates to the insurance contracts.

W. & J. G. GREEY'S EMPLOYES' MUTUAL SICK BENEFIT SOCIETY

Date of application for registry, 28th November, 1898.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 11th day of January, 1899, and the documents evidencing the same are filed or deposited in the Office of the Provincial Registrar at Toronto.

2 *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the W. & J. G. Greey's Employes' Mutual Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Rules and Regulations of the Society, so far as they relate to the insurance contracts.

THE GEORGE DUFFY BENEFIT ASSOCIATION.

Date of application for registry, 10th November, 1898.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 16th day of November, 1898, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The Incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897. chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of The George Duffy Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES:

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities:

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1898.	No. of insurance certificates in force anywhere at 31st December, 1898.	Amount of insurance in force anywhere at 31st December, 1898.	No. of claims matured in Ontario in 1898.	Amount of insurance benefits paid in 1898 in Ontario.	Amount of disability benefits paid in 1898 in Ontario.	Assets in Ontario at 31st December, 1898.	Liabilities in Ontario reported at 31st December, 1898.	Total assets anywhere.	Total liabilities anywhere.
			$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends, Grand Council Canadian Order	16,018	16,450	19,552,750 00	95	124,000 00	.....	195,653 75	16,030 57	195,653 75	16,030 57
Commercial Travellers' Assn. of Canada (30th November)	4,399	4,399	.....	35	.....	30,233 10	291,543 21	.....	291,543 21	.....
Commercial Travellers' M. B. Scty. of West Ont.	888	888	788,544 00	7	6,125 00	.....	13,885 13	875 00	13,885 13	875 00
Emerald Beneficial Assn, Grand Branch	200	207	29,500 00	2	350 00	.....	1,420 41	129 00	1,420 41	129 00
Federated Letter Carriers	187	317	.....	3	997 00	.....	1,074 05	.....	1,074 05	.....
Foresters, Ancient Order	13,550	1,084	1,220,500 00	6	5,500 00	.....	59,224 36	5,315 39	59,224 36	5,315 39
Foresters, Canadian	22,340	30,789	31,727,500 00	103	107,788 06	.....	705,670 98	4,483 02	705,670 98	4,483 02
Foresters, Catholic	1,780	66,831	70,052,500 00	26	27,000 00	.....	.....	.....	164,788 05	51,010 52
Hamilton Police B. Fund	50	.....	.....	.....	.....	1,593 33	10,918 46	.....	10,918 46	.....
Home Circles, Order of Canadian	11,030	11,030	18,080,500 00	86	157,875 00	2,670 00	145,914 22	17,592 56	145,914 22	17,592 56
Knights of the Macabees, Supreme Tent	10,363	162,252	199,945,640 71	67	83,130 00	3,700 00	.....	.....	950,792 17	218,118 17
Knights of Pythias	1,163	54,527	100,180,500 00	1	2,000 00	.....	86 06	.....	.....	.....
Knight of St. John and Malta	154	3,744	4,760,500 00	1	2,000 00	.....	.....	.....	14,942 47	15,333 33
London Police Benefit Fund	37	.....	.....	1	.....	1,402 20	13,181 12	.....	13,181 12	.....
Mutual Masonic Compact	142	142	14,200 00	4	400 00	.....	692 39	.....	692 39	.....
Merchants' Life Association	562	560	736,550 00	2	1,700 00	.....	59,526 41	.....	59,526 41	.....
Oddfellows, Canadian Order	3,796	3,164	2,264,350 00	22	14,300 00	250 00	18,530 78	1,161 28	18,530 78	1,161 28
Oddfellows' Relief Association	7,690	10,392	13,820,500 00	53	64,500 00	.....	170,122 47	15,147 00	170,122 47	15,147 00
Orange Grand Lodge of B. A	65,000	1,865	1,865,000 00	7	7,000 00	.....	11,579 19	.....	11,579 19	.....
Railroad Trackmen, United Brotherhood	161	161	161,000 00	2	.....	4608 00	.....	.....	.....	.....
Royal Arcanum	3,219	189,184	537,819,000 00	33	94,403 22	.....	.....	.....	1,668,607 39	851,318 02
Royal Templars of Temperance	8,208	6,618	10,114,300 00	37	59,400 00	.....	70,563 49	8,060 21	70,563 49	8,060 21
Société des Artisans	632	12,780	12,717,000 00	7	5,800 00	.....	.....	.....	233,714 85	1,966 2
Sons of England	10,246	2,911	2,977,750 00	23	24,000 00	2,000 00	33,992 98	2,045 01	33,992 98	2,045 01
Sons of Scotland	5,543	5,543	4,770,500 00	38	35,000 00	.....	73,431 74	2,360 48	73,431 74	2,360 48
Sons of Temperance	81	984	1,125,000 00	4	7,900 00	.....	.....	.....	3,868 94	.....
St. Joseph, Union of, Ottawa	1,304	1,580	1,303,455 00	13	11,800 00	.....	21,169 69	4,755 49	21,169 69	4,755 49
Toronto Firemen's B. Fund	165	165	.....	2	1,009 95	.....	26,497 48	.....	26,497 48	.....
Toronto Police B. Fund	268	268	.....	1	333 56	.....	122,475 83	779 16	122,475 83	779 16
United Workmen, Ancient Order	33,965	35,180	63,122,500 00	295	549,000 00	.....	109,191 86	86,000 00	109,191 86	86,000 00
Totals	226,142	624,015	1,099,149,539 71	975	1,393,311 73	42,456 63	2,156,346 06	164,734 17	5,193,059 93	1,305,480 50

TABLE II.—SICK AND FUNERAL BENEFITS.

Short name of Society,	No. of members reported at 31st December, 1898.	No. of members who died during 1898. († Members' children. **Members' wives.)	Amount paid for funeral benefits. († For members' children. *For members wives.)	No. of members sick during 1898.	No. of weeks' sickness experienced in 1898.	Amount paid for sick benefits during 1898.	Amount paid for medical attendance.	Amount paid for special relief.	Assets at 31st December, 1898.	Liabilities at 31st December, 1898.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Anderson Furniture Co. Employees' B. Society	276			55	214	560 75	202 00	29 75	163 16	
Army & Navy Veterans, Toronto	85	4	174 50					10 00	1,697 65	
Army & Navy Veterans, Hamilton	‡53	3	240 00				51 00		‡661 17	
Bank of B.N.A. Widows' and Orphans' Fund							27 50	815 60	60,781 69	
Bricklayers' and Masons' Union No. 1 of Ont	115	1	100 00		32	98 00				
Canada Atlantic Ry. Employees' S. & D. Society	55	1	51 00	13	77	102 00			83 72	
Chosen Friends, Canadian Order of*		7	350 00	280	1,160	4,822 10		422 20	§	§
Cigarmakers' Union No. 27, Toronto	132	2	600 00	29	103	513 40		479 40	896 38	
" " " 55, Hamilton		1	**40 00	12	62	310 00		209 50	461 72	
" " " 59, Brantford		1	200 00	4	21	108 55		18 50	154 76	
Cobban Manufacturing Co.'s Employees' M. B. Society	125			21	65	226 30		132 67	105 90	
Commercial Travellers' Association of Canada*										
Commercial Travellers' Association of Western Ontario*										
Daughters and Maids of England, Grand Lodge		5	250 00						2,199 42	12 74
" " " Subordinates	1,237			193	770	2,122 87	1,609 14		4,779 45	
Dominion Expressmen's S. B. Association	159			26	56	346 06			1,184 91	
Emerald Beneficial Association, Subordinate Bodies*				38	109	436 74	140 57	55 30	899 29	55 14
" " " Auxiliary Bodies*				1	2	6 00	15 00		52 00	
Foresters, Ancient Order of, Supreme Body*			10,682 50			3,063 66	696 13		§	§
" " " Subordinate Bodies*		**43								
		83		2,133	9,066	33,059 28	12,199 44	1,925 65	149,998 11	15,004 89
" " Juvenile Branch*		5		204		1,192 43	1,585 26	107 83	10,228 34	195 10
" " Auxiliary Bodies*		5		294		2,681 67	1,455 17	98 38	6,588 02	149 30
" Canadian Order, High Court*			2,720 00	2,121	9,674	42,066 33				
" " Subordinate Courts*			903 28			13,813 92	10,628 00		92,864 51	
" Catholic Order, High Court*										
" " Subordinate Bodies										
Gendron Manufacturing Co.'s Employees' M. B. Society	225	1	25 00	69	223	1,043 06	136 85		61 97	
German Benevolent Society	25	2	200 00	5	32	95 50	27 50		516 78	
Globe Printing Co.'s Employees' B. Society	66	1	100 00	9	29	167 50			330 56	
Heintzman & Co.'s Employees' S. B. Society	128	1	50 00	22	96	520 00		25 80	117 26	
Hibernians, Ancient Order, Subordinate	861	2	100 00	94	315	1,579 00	542 15			
" " Auxiliary	201	1	50 00	18	62	186 00	157 35			
Hobberlin Bros. Co. Benefit Society							74 50			

* Included in membership shown in Table I. ‡ 30th June, 1898. § See Table No. 1.

TABLE II.—SICK AND FUNERAL BENEFITS.—*Continued.*

Short name of Society.	No. of members reported at 31st December, 1898.	No. of members who died during 1898. (†Members' children. **Members' wives.)	Amount paid for funeral benefits. († For members' children. **For members' wives.)	No. of members sick during 1898.	No. of weeks' sickness experienced in 1898.	Amount paid for sick benefits during 1898.	Amount paid for medical attendance.	Amount paid for special relief.	Assets at 31st December, 1898.	Liabilities at 31st December, 1898.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Home Circles, Canadian Order of, Grand Body*				102	494	1,976 00				
Irish Catholic Benevolent Union, Grand Body	244	3	300 00						677 23	
Irish Catholic Benevolent Union, Subordinate Bodies				36	128	515 00	240 01	38 75	1,524 60	10 55
Italian Benevolent Society	50			15	65	196 81	45 00		989 70	
Knights of the Maccabees*		12	600 00	189	993	4,660 00		2,607 55		
Knights of Pythias, Subordinate Lodges*		9	559 65	119	436	1,550 85	778 93	180 90	22,601 84	136 85
Knights of St. John, R. C. Union, Subordinate Com'ys	235	3	50 00	24	84	337 03	198 50	22 00		
" " Auxiliary	145			15	34	102 00	69 75			
Ladies' Orange Benevolent Association, Grand Body									35 49	
" " Subordinate	387	5		8	29	59 00	105 48		605 32	
Loyal Orange Young Briton Lodge No. 33				6	13	36 00		10 00		
Loyal True Blue Association, Grand Body			2,500 00					‡177 76	4,507 53	194 25
" " Subordinate Body	4,046	30		37	93	226 58	665 46	‡94 10	7,391 70	452 87
Macdonald Manufacturing Co.'s Employees' B. Society	100			15	33	90 31	96 05		137 32	
Massey-Harris (Toronto) Employees' M. B. Society		**5	**150 00							
	960	8	475 75	297	798	2,262 80			369 34	
Massey-Harris (Brantford) Relief Association	644	2	48 00	97	331	1,259 05		19 65	858 50	48 00
Mutual Masonic Compact										
Methodist Book and Pub. Employees' B. Society	117			16	62	230 00			353 80	
Merchants' Life Association		1	100 00	13	43	211 05	617 12			
Oddfellows, Canadian Order, Grand Lodge*		**17	**340 00							
		25	1,000 00			118 91		211 90		
" " Subordinate Lodges				380	1,380	4,010 00	2,661 94	334 82	20,798 89	1,689 14
" Grand United Order	185	2	80 00	10	60	185 00				
" Independent Order, Grand Lodge									2,617 40	635 02
" " Subordinate Lodges	23,035	179	7,685,06	2,995	17,536	53,372 79	6,797 39	16,036 92	967,676 74	13,345 82
" Independent Order M. Unity, Grand Lodge	2		100 00			24 00			2,474 46	
" " " Subordinate	182	1		37	106	395 21	179 68	18 00	1,710 99	
Ontario Benefit Society	63			1	5	20 00			42 16	
Orange Grand Lodge Ontario West, Grand Lodge								205 00	1,524 56	
" " Subordinate Lodges	22,000	166	665 62	190		2,190 24	2,746 17			
Ottawa Typographical Union No. 102										
Ottawa Unity Protestant Benefit Society	334	1	620 00	53	207	578 00	311 63	6 00	1,484 76	
Postal Benefit Association	67								346 57	

* Included in membership shown in Table I. ‡ W. & O.

TABLE II.—SICK AND FUNERAL BENEFITS.—*Concluded.*

Short name of Society.	No. of members reported at 31st December, 1898.	No. of members who died during 1898. († Members' children. **Members' wives.)	Amount paid for funeral benefits. († For members' children. **For members' wives.)	No. of members sick during 1898.	No. of weeks' sickness experienced in 1898.	Amount paid for sick benefits during 1898.	Amount paid for medical attendance.	Amount paid for special relief.	Assets at 31st December, 1898.	Liabilities at 31st December, 1898.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Reliance Benefit Order	24	.....	.....	1	2	5 00	23 68	.....	72 57	.....
Royal Templars of Temperance, Grand Council	.....	3	150 00	95	362	1 336 00	.....	.....	1,362 61	.....
Sanctuary Robin Hood, A.O.S.	36	**1	**25 00	5	13	31 59	12 00	.....	706 36	1 19
Société des Artisans Canadiens Français, Supreme*	.....	.....	.....	930	4,650	20,819 55	375 50	.....	.....	.....
" " Subordinate Br.	.....	.....	.....	900	4,050	18,260 71	486 00	.....	15,559 86	490 39
Sons of England, Grand Body*	.....	†39	†547 50	.....	.....	.....	.....	.....	.....	.....
	.....	**72	**3,475 00	.....	.....	.....	.....	.....	.....	.....
	.....	103	9,200 00	.....	.....	.....	398 25	.....	.....	.....
" Subordinate Bodies*	.....	.....	.....	1,942	8,155	22,830 93	15,976 63	.....	72,593 43	4,596 41
" Juvenile "	.....	.....	.....	.....	.....	417 05	417 59	.....	2,339 32	.....
Sons of Ireland	485	2	200 00	27	112	308 00	412 27	.....	953 88	.....
Sons of Scotland*	.....	.....	‡2,290 19	.....	.....	.....	.....	.....	.....	.....
St. Boniface Benefit Society	204	1	25 00	36	99	393 00	54 50	.....	649 10	1 00
St. Jean Baptiste Society, Ottawa	.....	**3	**225 00	.....	.....	.....	.....	.....	.....	.....
	464	3	1,500 06	68	330	1,322 03	220 00	.....	4,997 40	.....
St. Joseph, Union of, Ottawa, Supreme Body*	.....	**8	**675 00	159	1,088	5,441 30	125 00	81 06	.....	.....
" " " Subordinate Bodies	.....	.....	.....	.....	.....	.....	.....	.....	670 67	.....
St. Joseph M. B. Society (Toronto)	90	.....	.....	10	32	96 00	.....	15 00	528 90	.....
St. Joseph Aid Society (Formosa)	65	.....	.....	8	35	104 72	.....	.....	167 45	.....
St. Lawrence Foundry M. B. Society	128	1	30 00	33	59	474 54	165 00	20 00	82 07	.....
St. Luke Benefit Society	38	1	25 00	12	43	158 00	.....	.....	41 00	.....
Theatrical Mechanics' Association	73	.....	.....	10	39	234 00	108 00	.....	4,793 74	.....
Toronto Musical Protective Association	137	1	25 00	1	5	15 00	.....	.....	1,627 60	.....
Toronto Civic Employees' B. Association	76	.....	.....	20	66	267 79	63 72	5 00	791 29	.....
Toronto Railway Employees' U. and B. Society	111	.....	.....	11	51	206 85	49 50	.....	479 68	.....
Toronto Typographical Union No. 91	475	11	1,211 70	37	191	573 00	.....	.....	692 47	.....
United Daughters of Chatham	43	1	29 00	14	42	76 00	.....	.....	.....	.....
United Protestant Benevolent Association, Grand Lodge	.....	.....	.....	.....	.....	.....	.....	.....	624 78	228 57
" " Subordinate	152	.....	.....	2	3	9 50	36 00	.....	.....	.....
Victoria Lodge, Good Samaritans	31	.....	.....	1	2	6 00	.....	.....	446 65	.....
Grand totals	59,172	888	51,743 75	14,617	64,526	256,014 71	64,084 31	24,414 99	1,484,636 50	37,250 23

* Included in membership shown in Table I. ‡ Sick and Funeral.

APPENDIX

TO DIVISION C OF THE REPORT (1899) OF THE INSPECTOR OF INSURANCE AND REGISTRAR OF FRIENDLY SOCIETIES FOR THE PROVINCE OF ONTARIO.

A. O. U. W. OF ONTARIO *vs.* A. O. U. W. OF MANITOBA.

Right of Extra-Provincial Friendly Societies to Registry under Section 60 (6) of the Ontario Insurance Act. (*R.S.O., 1897, c. 203.*)

I. JUDGMENT OF THE REGISTRAR OF FRIENDLY SOCIETIES. (31st October, 1898.)

II. ON APPEAL, JUDGMENT OF THE DIVISIONAL COURT OF THE HIGH COURT OF JUSTICE, DISMISSING THE APPEAL. (1st March, 1899.)

BEFORE THE REGISTRAR OF FRIENDLY SOCIETIES.

Re Grand Lodge of the Ancient Order of United Workmen of Manitoba and Northwest Territories.

A.O.U.W. of Ontario *vs.* A.O U.W. of Manitoba.

Application for Registration under the Ontario Insurance Act.

Clute, Q C., and Phippen for Applicants; Aylesworth, Q.C., *contra.*

JUDGMENT.

[31st October, 1898.]

The Registrar of Friendly Societies:—

1. This is an application for registry as a friendly society under section 60 (6) of the Ontario Insurance Act, R S.O. 1897, c. 203. The application is made in the name of the Grand Lodge of the Ancient Order of United Workmen of Manitoba and Northwest Territories.

2. The application is opposed by the friendly society which was incorporated and stands registered under the name of The Ancient Order of United Workmen of the Province of Ontario. For shortness, the two societies may be designated respectively as *the Manitoba Society* and *the Ontario Society.*

3. The Ontario Society takes the following objections to the present application:

(i) That, while the ostensible applicant is the Manitoba Society, the real applicant is the Supreme Lodge of the Ancient Order of United Workmen,—an unincorporated society having its head office at Meadville in the State of Pennsylvania.—For shortness, this last society may be designated *the United States Society.*

(ii) That, by virtue of limitations contained in the Manitoba law and in the constitution of the Manitoba Society itself, the Manitoba Society cannot lawfully transact business beyond the limits of Manitoba.

(iii) That, in any case, the Manitoba Society has no status to apply for registry under the Ontario Insurance Act inasmuch (as is alleged) there is at present no reciprocal law of Manitoba fulfilling the requirements of section 60 (6) of the Ontario Insurance Act,

(iv) That the registration of the Manitoba Society under its present name, or under any name embracing the words "Ancient Order of United Workmen" would be an

infringement upon the corporate and registered name of the Ontario Society; and would be a breach of section 73 of the Ontario Insurance Act.

4. The first objection goes to the *bona fides* of the application, and alleges that the United States Society, which has no status to apply for registry in its own name, is the real applicant, while using the name of the Manitoba Society. In support of this contention the Ontario Society has put in (Exhibit 30) the printed official report of the proceedings of the United States Society's 26th regular meeting June 21st to July 1st, 1898 From the evidence it appears that, by voluntary co-operation, relations both financial and fraternal formerly existed between the Ontario Society and the United States Society. These relations were severed on the 25th June, 1897, (Exhibit 27, p. 2769 ; Exhibit 30, p. 33) The Ontario Society attempted to part on friendly terms; and for this purpose addressed a memorial to the United States Society (Exhibit 30, pp. 28-9) in which the following passages occur :

"The Grand Lodge deemed it desirable and expedient to memorialize the Supreme Lodge to the end that the sought for separation may take place without irritation on either side, and in a cordial spirit pave the way to preserving some measure of fraternal intercourse and association"

"It may be well, however, in addition, to call the attention of the Supreme Lodge to a predominating feature of the situation, and which has a prevailing influence with the Grand Lodge. To the statutory laws of Ontario the Grand Lodge is compelled to look for direction, and which prevail to the exclusion of any authority derived or exercised by the Supreme Lodge. This accounts for some friction in the past, and with a prospect of a greater divergence in the future."

The Memorial ends with an offer to continue fraternal relations on a basis somewhat similar to the Masonic Grand Jurisdictions. The United States Society refused these overtures, and by a "proclamation" and a series of circulars (Exhibit 30 pp. 32 to 35) attempted to disorganize and break up the Ontario Society. The Ontario Society had been duly incorporated as a benefit society under the laws of this Province in 1879, and had enjoyed that status for eighteen years. The United States Society is a voluntary association not even incorporated in its own State (Exhibit 30, p. 81 and p. 489); and never recognized by or even known to our law; yet it assumed by proclamation to dissolve a society incorporated by this Province and to place the members of the corporation under interdict: Exhibit 30, pp. 33 et seq.

5. The courts in the United States had already on various occasions rebuked such pretensions; so that the United States Society was without excuse. In Lamphere v. Grand Lodge (Michigan) A.O.U.W. (47 Mich. 429 ; 19 Ins. L.J. 767), this same Supreme Lodge had levied an assessment upon the members of the Grand Lodge of Michigan; Lamphere, one of those members, refused to pay it; thereupon the Grand Lodge of

Michigan suspended him. Lamphere applied for a mandamus to compel his reinstatement. The Supreme Court of Michigan granted the mandamus, saying :

"The relator [Lamphere] is not liable to pay the assessment. It is not competent for the respondent [The Grand Lodge of Michigan] to subject itself or its members to a foreign authority in this way. There is no law of the State which would subject a corporation created and existing under the laws of this State to the jurisdiction and control of a body existing in another State, and in no manner under the control of our laws. The attempt of the respondent [The Grand Lodge of Michigan] to do this is an attempt to set aside and ignore the very laws of its being. A mandamus will therefore issue as prayed."

In another case where, for "insubordination," the charter was revoked, the New York Court of Appeal remarked : "There has been a divorce, but that is quite different from a death" : Wells v. Monihan 129, N. Y. 161.

6. At the meeting of the United States Society, held at Asbury Park, New Jersey, June 21st to July 1st, 1898, the Supreme Master Workman, W. S. Robson, brought before the Supreme Lodge (Exhibit 30, pp. 62 et seq.) the severance by the Ontario Grand Lodge of relations with the Supreme Lodge, and denounced such secession as "treason" and the seceders as "traitors;" and recommended amendments to be made to the constitution for the trial and punishment of such offenders. This part of the Supreme Master Workman's report was referred to the "Committee on Good of the Order," and the committee made a report (Exhibit 30, p. 361-2) which is remarkable for its energy of expression. One extract will suffice :

"What punishment is adequate for such arch traitors to their oaths, to their brothers and to the community in which they live? They should not only be expelled from the Order, but their names should go down in infamy second only to Judas Iscariot, who betrayed the Master for thirty pieces of silver. The same ignoble selfishness that placed self before 'The Almighty' is the incentive to-day that would actuate the advocate of secession in this Order. We have found by fatal experience that to temporize with those whose ambitions lead them to advocate secession only leads to disaster. It is not the humble member, whose fertile brain conceives the plan to violate all his obligations, but it is the leader, or he who wants to lead; it is the ambitious, who controls or wants to control. Treason, like all noisome and putrid emanations, is found at the top."

7. Another matter touching the Ontario Grand Lodge was brought before the Supreme Lodge by Master Workman Robson in his address, viz., the position of Saratoga Lodge situate at Rat Portage, Ontario : Exhibit 30, p. 63, also Ibid, p. 377-380. Saratoga Lodge was instituted at Rat Portage by the Ontario Society (Exhibit 30, p. 376): That part of Ontario was then sparsely settled and difficult of access; and when the Manitoba Society was organized as a Grand Lodge (Aug. 24th, 1892): (Exhibits No. 21 p. 5; No. 25, p. 1383) Saratoga Lodge was, for more convenient administration, temporarily annexed to the Manitoba Society. That this arrangement was only by consent of the

Ontario Society is evident from the very first clause in the Grand Lodge constitution of the Manitoba Society itself, where it is enacted that the Manitoba Society—

"Shall have jurisdiction over all lodges and members of the A. O. U. W. in the Province of Manitoba and Northwest Territories and, *with the consent of the Grand Lodge of Ontario, such lodges of the Province of Ontario as may be adjacent to Manitoba and desire to be so included:*" Constitution 1892, s. 1 (Exhibit 4, p. 5); Constitution 1896, s. 1 (Exhibit 12, p. 9).

Difficulties soon began to arise from the Manitoba Lodge exercising jurisdiction in Ontario; at a meeting of the Ontario Society held on the 15th February, 1893, the following report of the Committee on Laws was adopted (Exhibit 25, pp. 1557-8)—

"Re Saratoga Lodge No. 29, Rat Portage: Your Committee recommend that the action of the G. M. W. be approved, under the circumstances, and would suggest that he be requested to communicate with the G. M. W. of Manitoba, with the view of having the said Lodge transferred to the jurisdiction of this Grand Lodge, as it is not desirable to have lodges in the Province of Ontario owing allegiance to another Grand Lodge."

In 1893 correspondence passed between the Ontario and Manitoba Societies respecting this matter. (Exhibit 26, pp. 1634 *et seq.*) The Saratoga Lodge having petitioned for the continuance of the *status quo*, a report of the Committee on Laws was adopted on the 21st February, 1894, at the Grand Lodge meeting of the Ontario Society; recommending that the petition of Saratoga Lodge "be granted in accordance with their expressed wish, but without prejudice to the right of the Grand Lodge to exclusive jurisdiction within the boundaries of the Province of Ontario, including the said territory": Exhibit 26, p. 1821.

8. In 1897 the Ontario Society severed relations with the United States Society, but the Manitoba Society continued its relations with the United States Society as before. At the next Grand Lodge meeting of the Ontario Society (16th February, 1898,) the anomalous position of Saratoga (Rat Portage) Lodge was again brought up: Exhibit 31, p. 45-6, when the Grand Master Workman, F. W. Unitt, made the following recommendations:

"During the past year circumstances have entirely changed our relationship both to the Supreme Lodge and to the Grand Lodge of Manitoba; and as I am advised that under the Insurance Act of Ontario the Lodge at Rat Portage cannot legally exist except under the registry of the Grand Lodge of Ontario, and as I think we should not allow the Supreme Lodge to exercise control over any portions of this Province as it might lead to trouble and confusion in the future, therefore I recommend that the Grand Master Workman be instructed to recall Rat Portage Lodge from the jurisdiction of Manitoba; and, in event of their refusal to render allegiance to this Grand Lodge, then he be empowered to establish a Lodge of our Order in that town, and to deal with our brethren of Rat Portage Lodge in a liberal manner by accepting the members in good standing without examination and grading them at the age they entered the order, thus placing them in the same position as our own members at the time of the adoption of the graded assessments."

These recommendations were approved by the Ontario Society, and the Grand Master Workman was empowered to take the action recommended": Exhibit 31, p. 286.

9. Saratoga Lodge having failed within the time allowed to affiliate with the Ontario Society, that Society established a new lodge at Rat Portage and addressed a circular to the individual members of the former lodge, offering upon the above basis to receive them as insured members of the Ontario Society. Several of the members accepted the offer and affiliated with the new lodge at Rat Portage. In all this the Ontario Society was strictly within its legal rights; and on the other hand neither the Manitoba Society nor the United States Society had in Ontario any status whatever: Exhibit 30, p. 378.

10. At the meeting of the United States Society held at Asbury, New Jersey, on the 21st June, 1898, the Supreme Master Workman (W. S. Robson) in his report (Exhibit 30, p. 63) brought up the case of Saratoga Lodge at Rat Portage; and, after referring to the fact that unregistered societies were prohibited by the law of Ontario, proceeded as follows:—

"My representatives present at the Grand Lodge session of Manitoba had their attention called to the matter; and, after advising with counsel, recommended that, in order to protect said lodge, the Supreme Lodge should attempt to register the Grand Lodge of Manitoba in Ontario. I have had some correspondence with the attorneys, and, while I felt authorized to pay registration fee, I did not think I had authority to deposit the $5,000 required. So that I have advised the attorneys to prepare all things for registration and await your action in regard to said deposit. The lodge in question telegraphed me for assurance of protection; and I replied in effect that the Supreme Lodge never had, and, in my opinion, never would refuse to protect a loyal lodge, regardless of expense. Upon the faith of this they refused Ontario's proposition, and to-day remain loyal to the Supreme Lodge.

"I recommend that this Supreme Body take steps at once to protect said Subordinate Lodge, and, if necessary, that the said deposit be made."

This portion of the report was referred to a "Special Committee on Ontario." The Committee reported at length (Exhibit 30, pp. 378-380), and their report was adopted (Exhibit 30, p. 401). After referring to sections 83 (1), (2) and 60 (6) of the Ontario Insurance Act their report says (Exhibit 30, p. 379):

"Since this matter was called to the attention of the Supreme Master Workman, a lodge of the Clandestine Jurisdiction of Ontario has been instituted in Rat Portage, and it is evidently the intention of that organization to occupy the territory. The members of Saratoga Lodge have resisted every temptation to join the rebels; and, as one of their number recently wrote to Supreme Foreman Sessions, they are 'very decided to remain loyal to the Supreme Lodge.'

"As you have been informed by the Supreme Master Workman, everything necessary for the registration of the Grand Lodge of Manitoba and the Northwest Territories in Ontario has been done with the exception of making the deposit of five thousand dollars, and this deposit, if made at all, must be made before next Thursday.

"The sole question for the Supreme Lodge to determine is this: Shall we authorize the deposit of five thousand dollars with the Provincial Treasurer of Ontario, in order to protect a loyal lodge beset by rebels, and asking our assistance? The members of your Committee, after ascertaining the facts in the case, were not long in deciding how they would cast their votes. They believe that the money so deposited would be well spent. It would not only protect Saratoga Lodge, but it would afford the opportunity for the organization of other loyal lodges in Ontario, and it might bring back to our standard many who are not altogether satisfied with the Clandestine Jurisdiction.

"The Committee therefore recommend the adoption of the following resolution:

"Resolved, That five thousand dollars be, and the same is hereby appropriated for the deposit required by law to enable the Grand Lodge of Manitoba and the Northwest Territories to carry on the work of the A. O. U. W *as a branch of and subject to the Supreme Lodge.*

"Resolved, That the Supreme Master Workman and the Supreme Recorder be, and they are hereby authorized and instructed to procure a license for said Grand Lodge *to carry on said work*, and for that purpose make said deposit with the Provincial Treasurer of Ontario, or other proper officer, as required by law, on or before June 30th, 1898, and, as soon thereafter as practicable, to substitute for said deposit interest-bearing bonds or securities."

11. The above report was adopted on the 25th June, 1898 (Exhibit 30, p. 401); and three days afterwards an application for registry in the name of the Manitoba Society was filed with the Registrar of Friendly Societies for Ontario and, a bank deposit receipt for $5,000 was tendered. The United States Society decides that registration under the Ontario law must be had, takes the steps for that purpose, pays the registration fee and appropriates out of its own funds $5,000 for the deposit (Exhibit 30, pp. 63-4, 378-380, 401).

The conclusion seems irresistible that the real applicant is the United States Society; and that the name of the Manitoba Society is put forward merely to give a color of law to the transaction. In this matter it would seem that the United States Society is carrying out a new line of policy which was deliberately adopted at that general meeting of the 21st June, 1898. In his report the Supreme Master Workman (Exhibit 30, pp. 81-2) said:

"This Supreme Lodge surrendered its 'legal entity' years ago, and as an unincorporated association it stands to-day as the supreme power, asserting its rights against the protected corporate bodies of the various States. Our legal department has been sadly neglected. Under the inspiration of fraternity we have been marching on, never dreaming that in gathering power and strength we should so protect ourselves that this same power could always be well directed."

He also said:

"In my opinion, the relation of the Supreme and its Grand Lodges should be fixed beyond cavil and dispute; *and the legal existence of this body as the Supreme power should be established in every State, Province and Territory where this Order exists.* It may be

said that this will cost something. That is true; but so do all things cost that are worth having, and in my opinion it will cost less than the Iowa litigation; the most important, yet up to this hour, the most useless lesson of our history."

This part of the Report was referred to a Committee who approved of the above recommendations and the Committee's report was adopted: Exhibit 30 pp. 429, 444.

12. The second objection taken by the Ontario Society is that by virtue of limitations contained in the Manitoba law and in the constitution of the Manitoba Society itself, the Manitoba Society cannot lawfully transact business beyond the limits of Manitoba. The Manitoba Society was on the 7th June, 1893, incorporated under the statute of Manitoba, 40 Victoria, chapter 25, by filing on that day a declaration in the office of the Prothonotary of the Court of Queen's Bench at Winnipeg: Exhibit 3. The opening paragraphs of the Declaration are as follows (Exhibit 2):—

"We the undersigned persons, being members of the Grand Lodge of the Ancient Order of United Workmen of the Province of Manitoba and Northwest Territories, *the same being a branch of and subject to the Supreme Lodge of the Ancient Order of United Workmen of America*, do hereby declare that it is the desire and determination of said Grand Lodge to be incorporated under and according to the provisions of 40 Victoria, Chapter 25, section 1 and subsequent sections, being an Act for the incorporation of Charitable, Benevolent and Saving Associations, for the mutual protection by means of contributions, subscriptions, donations or otherwise against all casualties caused by disease, inevitable accidents or death with the view of helping the afflicted, or the widows and orphans of deceased members."

"The name of the Association is the 'Grand Lodge of the Ancient Order of United Workmen of Manitoba and the Northwest Territories.'"

13. By the document just cited the Manitoba Society declares itself to be "*a branch of and subject to*" The United States Society; so that, at the very threshold, this Declaration again raises the question whether the Province of Ontario, in dealing with the present application for registry, is dealing with the Manitoba Society, or with the United States Society. The determinations and transactions of the United States Society cited (in paragraphs 4, 6, and 9 to 12 *supra*) clearly show that the United States Society claims and exercises the right of dealing with the Manitoba Society in the same way that the Manitoba Society deals with its own subordinate lodges. In other words the relation is that of principal and agent: Borgraefe v. Knights of Honor, 22 Mo. App. 127, at 141-2 (this case was cited and approved in Wells v. I.O F., 17 O.R. at 326); Bacon on Ben. Societies 2nd Ed. sec. 148 citing cases; Joyce on Insurance (1897) sec. 407. By its charter the Manitoba Society expressly declared itself to be a branch of and subject to a foreign society which itself had no legal status or entity even in the state of its domicil: Exhibit 30 pp. 81, 429. The Manitoba Society thus, instead of being an autonomous Provincial corporation, made itself simply the incorporated agency of a foreign unincorporated society which permits its Provincial agencies to become incorporated only when the local law compels: Const. of U. S. Society 1895 (Exhibit 29) p. 34, s. 41.

14. Now assuming for the moment that there exists in Manitoba the reciprocal law required by section 60 (6) of the Ontario Insurance Act, would the Manitoba (incorporated) agency of a foreign society have status under that clause to apply for the registration of either the agent society or the principal society? I think not. The Act 53 Victoria, chapter 39 (0) by sections 9 and 10 stopped, as from the 10th March, 1890, the further creation in Ontario of corporations for the transaction of life insurance on the assessment system. Then, in 1892, the Insurance Corporations Act 55 V. c. 39 (0), while prohibiting unregistered societies, admitted to registry such life assessment societies, foreign and domestic, as having been in active operation in Ontario on the 10th March, 1890, entered their applications before the 1st July, 1892, and obtained registry before the 1st January, 1893: Secs. 3, 10 12, 27. Then the door was shut. In 1897, 60 Vic. c. 36, s. 60 (6),—now continued by R.S.O. 1897, c. 203, s. 60 (6),—was passed for the obvious intent of promoting certain reciprocal legislation and safeguards between the Provinces of Canada, whereby Ontario might authorize within its domain societies created by the reciprocating Province and operated under strict statutory provisions of that Province. Upon the face of the enactment itself it is clear that S. 60 (6) is a convention strictly limited to those Provinces of Canada which pass the necessary legislation; and is not to be extended to societies beyond the confines of Canada, even though they come from other parts of the British Empire itself. If Manitoba is the reciprocating Province, then the society applying for registry must *bona fide* be a friendly society of Manitoba; not a friendly society of Pennsylvania having a branch or agency in Manitoba. Section 63 (2) of the Ontario Insurance Act indicates some of the tests to be used in deciding whether a society is to be treated as domestic or foreign:

"(2) No society applying for registry or renewal of registry by virtue of its incorporation under any Act of Ontario shall be deemed to be entitled to registry on the Friendly Society Register unless its head office is situated and maintained in Ontario, and unless the Secretary and Treasurer are *bona fide* residents of the Province. 60 V. c. 36, s. 63."

In the case of the present applicant society, it describes itself as "a branch of, and subject to" the United States Society. The head office of the applicant society is therefore at Meadville, Pennsylvania, which is also the address of the Secretary; the present Treasurer resides at Albany, N.Y: Exhibit 30, p. 580; Cf. Jones vs. Scottish Accident Ins. Co., 17 Q.B.D. 421. The first of the two resolutions of the United States Society appropriating the $5,000 for purposes of the registration deposit in Ontario expressly says (*supra* par. 10) that it is to enable the Manitoba Society "*to carry on the work of the A. O. U. W. as a branch of and subject to the Supreme Lodge.*" And by the second resolution (*supra* par. 10 the two chief executive officers of the United States Society are "authorized and instructed to procure a license for said Grand Lodge [meaning the Manitoba Society,] *to to carry on said work*, and for that purpose to make said deposit with the Provincial Treasurer of Ontario, or other proper officer as required by law, on or before June 30th, 1898, *and as soon thereafter as practicable to substitute for the said deposit interest bearing bonds or securities.*" (Exhibit 30, pp. 379, 380; the resolutions were adopted at p. 401.) The words last cited clearly show that the legal as well as the beneficial

ownership of the $5,000 is to remain in the United States Society. The whole series of documents now in evidence show conclusively that the United States Society is the real applicant; and that the nominal applicant is an incorporated Manitoba agency of the United States Society. Section 60 (6) of the Ontario Insurance Act has, I think, no application whatever to Provincial agencies of foreign societies.

15. Then as to limitations of area imposed upon the Manitoba Society either by the law of Manitoba or by the Constitution of the Society itself. The present Statute law of Manitoba relating to this matter is said to be contained in Section 4 of 57 V. c. 2 (M),—"The Charitable Associations Act." Section 4 is as follows:

"4. Any institution or association so incorporated may, from time to time, have or establish and maintain any number of branches or subordinate lodges thereof in the Province to promote the objects thereof."

Do the words "in the Province" prohibit the establishment and maintenance of lodges by the Manitoba Society in other Provinces; or are the words thrown in simply through the desire of the Manitoba Legislature to avoid all appearance of reaching beyond its own jurisdiction? Section 1 of the Act so amends Section 3 of Chapter 17 of the Revised Statutes of Manitoba as to grant incorporation to Societies already established in Great Britain and or in the other Provinces of Canada. Suppose that a society operating for many years in England, but unincorporated there, took out incorporation in Manitoba: was it intended that the Manitoba incorporation should debar the Society from maintaining its existing lodges in England, or from establishing new lodges there? That can hardly have been intended. I therefore read the Manitoba Statute as enabling a society incorporated thereunder to establish and maintain lodges in that Province; but as not disabling the corporation from establishing and maintaining lodges in a foreign jurisdiction, if the foreign jurisdiction will permit the corporation to do so. It is of course well settled law that a corporation can have no legal existence beyond the boundaries of the jurisdiction by which it was created. It exists only in contemplation of law and by force of the law; and where the law ceases to operate, and is no longer obligatory, the corporation can have no existence. But, by comity, a domestic corporation unless forbidden by the law of its being, may operate by agents in a foreign jurisdiction: Story, Conflict of Laws, sec. 565; 2 Kent's Com. 6th Ed., p. 264; Dutch West India Co. v. Van Moses, 1 Str. 611; Bank of Augusta v. Earle, 13 Peters 588, per Taney, C.J.; Christian Union v. Yount, 101 U.S. 356; Howe Machine Co. v. Walker, 35 U.C.R. 37; C.P.R. v. Western Union Tel. Coy., 17 S.C.R. 165; Morawetz on Priv. Corp., 2nd Ed., secs. 360-1; Lindley on Coy. Law, 5th Ed., 910.

In the case of the Manitoba Society its own constitution (Exhibit 12, p. 9, s. 1), as already cited (par. 6 *supra*), expressly makes any operation whatsoever of the Society in Ontario dependent on the assent of the Ontario Society, which assent has now been withdrawn. So section 13, subsection 3, of the Manitoba Society's Constitution (Exhibit 12, p. 12, limits the Manitoba Society to establish subordinate lodges "within its bounds." If there were no other difficulties in the way of the Manitoba Society's application to be registered in Ontario, the above provisions in its own constitution seem to be prohibitive.

16. The third objection taken by the Ontario Society is that the Manitoba Society has no status to apply for registry under the Ontario Insurance Act, inasmuch as is alleged) there is at present no reciprocal law of Manitoba fulfilling the requirements of section 60 (6) of the Ontario Insurance Act.

A careful reading of that statutory provision in connection with the general scheme of the Ontario Insurance Act will, I think, make it plain that the intention was to lay the basis for a convention between the Provinces of Canada whereby, by virtue of uniform statutory requirements and safeguards, any friendly society answering those statutory tests may extend its operations from its native Province to any one of the other Provinces which, by reciprocal legislation, has brought itself within the convention. The latter Province may for shortness be described as the "reciprocating Province."

17. At the outset it is obvious that, in order to enable an incorporated society to operate in a foreign jurisdiction, two independent consents are requisite: (1) the consent of the home or creative jurisdiction, and (2) the consent of the foreign jurisdiction. Each of these consents may be given on terms. For example, the home or creative jurisdiction may consent only on the terms that, in its foreign as well as in its home business, the society shall not undertake certain dangerous kinds of insurance at all; shall not insure more than $3,000 on any single life; and may impose certain other terms which the experience of assessment life insurance societies shows to be absolutely essential. In such societies any recklessness or hazardous business abroad endangers every mutual policy holder at home. Now, though the home jurisdiction may consent to the foreign business only upon such an undertaking given by the society, it is obvious that the terms cannot be effectively enforced in a foreign jurisdiction except by the co-operation of the foreign jurisdiction. In other words it is necessary that the consent of the foreign jurisdiction to admit the society shall be on the same terms. Then these terms should be matter of statutory enactment. It is not enough that the terms form part of the Society's constitution for the time being. Nor is it sufficient that the Provincial Government make a Departmental regulation by Order-in-Council. Express statute law is necessary for the protection alike of the society and of all the Provinces interested in that society's operation. Combining these two necessities, viz, that the terms shall be set out in the public general law of the reciprocating Province, and shall be at least equivalent to the terms specified in section 60 (6) of the Ontario Insurance Act, that section enacts:—

"When and so long as any other Province of Canada, by virtue of reciprocal law, admits to that Province (upon the like terms as in this section specified) friendly societies incorporated by Ontario, the friendly societies of such Province may be admitted to registry upon due application and compliance with section 41 as to deposit."

Then follow the specific terms in articles lettered (a) to (g).

18. The Province of Quebec has already entered the convention, and has (in 1898) passed the necessary reciprocal law in the Act 61 Victoria, chapter 39 (Q). Section 3

of that Act sets out the requisite specific terms in articles lettered (a) to (g) corresponding respectively to the articles in the Ontario statute. This action on the part of the Province of Quebec shows conclusively what construction the Legislature of that Province placed upon section 60 (6) of the Ontario Insurance Act. The effect of the Provinces passing these reciprocal provisions will be, of course, that an insurance society in extending its business beyond its native Province will be secured in its rights; and at the same time will be continued to be governed by the law of its native Province.

19. It has not been shown that the Legislature of Manitoba has yet passed the reciprocal law required by the Ontario Insurance Act. The following Acts of Manitoba have been cited in argument as having more or less relation to this question :—

(1). 1891, Revised Statutes of Manitoba, c. 17—Charitable Associations.
(2). 1891, Revised Statutes of Manitoba, c. 24—Foreign Corporations.
(3). 1892, 55 Vic. c. 4 (M)—Foreign Corporations.
(4). 1893, 56 Vic. c. 5 (M)—Foreign Corporations.
(5). 1894, 57 Vic. c. 2 (M)—Charitable Associations.
(6). 1894, 57 Vic. c. 13 (M)—Insurance Companies.
(7). 1895, 58 and 59 Vic. c. 21 (M) amending No. 6—Insurance Companies.
(8). 1895, 58 and 59 Vic. c. 4 (M)—Disallowed.
(9) 1897, 60 Vic. c. 2 (M)—Disallowed.
(10.) 1897, 60 Vic. c. 10 (M)—Amending No 6 as to Insurance Companies.
(11). 1898, 61 Vic. c. 25 (M)—Amending No. 6 as to Insurance Companies.
(12). 1898, 61 Vic. c. 9 (M)—Foreign Corporations.

Nos. 2, 3 and 4 were repealed by No. 7, sec. 18; and by No. 8, sec. 17. But Nos. 7 and 8 were disallowed; and Nos. 2, 3 and 4 are treated as thereby revived.

Section 3 of No 6 appears to have the effect of exempting benefit insurance societies from the operation of the Insurance Acts above numbered 6, 7, 10 and 11.

There therefore remain to be considered Statutes No. 1, 2, 3, 4, 5 and 12. Of these Statutes, No. 1 is chapter 17 of the Revised Statutes of Manitoba, 1891, and is entitled "An Act respecting Charitable, Benevolent and Saving Associations." This is an Act for enabling domestic organizations of the character described therein to become incorporated. Then No. 5, 57 Vic. (1894) c. 3 (M) by section 1 so amends section 3 of chapter 17 of the Revised Statutes as to enable societies already established elsewhere in Canada, or in Great Britain, to take incorporation to Manitoba. (Cf. Par. 15 *Supra*)

20. The right thus given by Manitoba to a foreign corporation to reincorporate under the Manitoba law is of course an entirely different matter from the inter-provincial legislation contemplated by section 60 (6) of The Ontario Insurance Act. I do not understand the present applicants to argue that this feature in the Manitoba law satisfies the requirements of the section, or helps the present application. At all events such an argument could not prevail. Reincorporation in a foreign jurisdiction sets up a completely different set of relations; and unless the society thus reincorporated expressly

incorporates as a branch or agency of the foreign corporation, the effect is to create a wholly independent domestic corporation : Bulkeley v. Schultz L. R. 3 P. C. 764 ; Bateman v. Service L. R. 6 App. Ca. at 391-2 ; Cf. Morawetz Priv. Corp. 2nd Ed., Secs. 991 to 1,001.

The following Statutes of Manitoba, all relating to foreign corporations, remain :—

No. 2, 1891, Revised Statutes of Manitoba, c. 24.—Foreign Corporations.

No. 3, 1892, 55 Vic. c. 4 (M).

No. 4, 1893, 56 V. c. 5 (M).

No. 12, 1898, 61 Vic. c. 9 (M).

The section upon which the applicants rely is R.S.M. (1891) c. 24, s. 2, as amended by 55 Vic. c. 4 (M) s. 1, and by 61 Vic. c. 9 (M) s. 1. The text as amended is as follows :—

" 2 (1). Any company, institution or corporation duly incorporated under the laws of Great Britain or Ireland, or of the Dominion of Canada, or of the late Province of Canada, or of any of the Provinces of Canada, or of any State of the United States of America or of any other foreign state or country duly authorized to carry out or effect any of the purposes or objects to which the legislative authority of the Legislature of Manitoba extends, may obtain a license from the Lieutenant-Governor-in Council authorizing it to carry on its business within the Province of Manitoba on compliance with the provisions of this Act, and said company, institution or corporation shall thereupon have the same powers and privileges in Manitoba as if the same were incorporated under the provisions of a statute of the Province of Manitoba ; provided, however, that the Lieutenant-Governor-in-Council may restrict such license in any manner that may seem desirable."

Sub-section 2 exempts certain corporations connected with religious denominations.

Sub-section 3 (added by 61 V. c. 9, s. 1) is as follows :—

" 3. This section shall not apply to any company which has been authorized or empowered by any statute of this Province to carry on its business within the Province of Manitoba, and it is hereby declared that neither this Act nor chapter 38 of 46 and 47 Victoria, was intended to apply to such companies."

61 Victoria c. 9 (M), s. 4, added to the principal Act (R. S. M. c. 24) a new section numbered 20 respecting the annual returns to be made by companies and corporations licensed under the Act :—

" 20. Every company, institution or corporation licensed under this Act shall annually transmit on or before the fifteenth day of March in each year, to the Provincial Secretary a statement verified by the oath of the principal agent for the Province of Manitoba, setting forth the capital stock of the company, the amount of stock subscribed and the amount paid in upon such stock : and as to the business of the said company, institution or corporation in the Province of Manitoba the amount invested in mortgage, the estimated value of real estate under mortgage, the number of acres of farm lands under mortgage, and such other details as the Provincial Secretary may require ; and the said statement shall be made up to the end of the last preceding fiscal year of the company's business. Every company making default in complying with this section shall incur a

penalty of twenty dollars every day during which default continues; and every director, manager, agent or secretary who shall knowingly and wilfully authorize or permit such default shall incur the like penalty."

21. The section last cited seems to show that the class of corporations intended to be covered by the Act were companies having a joint stock capital, and corporations transacting business as land companies, or as loan or investment companies. The annual statement required by this section would not be applicable at all to an insurance benefit society. And it is admitted by the applicants that, though foreign insurance benefit societies are transacting business in Manitoba, not one of them has ever been licensed or has applied for license under this Act. Very possibly the inclination of those societies is *quieta non movere*. But, assuming that this Foreign Corporations Act of Manitoba is applicable to friendly societies, and that a foreign friendly society can be licensed thereunder, does a general and miscellaneous licensing Act of that kind satisfy the requirements of section 60 (6) of the Ontario Insurance Act? This latter Act prescribes the precise terms upon which the foreign society is to be admitted: and thus, on the one hand, protects the the society against variable, unreasonable or arbitrary terms; and, on the other hand, secures to the public certain specified safeguards. Under the Manitoba Act the issue of any license, and the terms and continuance of the license if issued, are entirely at the discretion of the Executive Government of the day. In the Province of Quebec the Legislature had in 1896 passed an Act, 59 Victoria, chapter 34, for the admission into that Province of foreign friendly societies upon the terms set out in that Statute. But when, in 1897, the Legislature of Ontario passed the provisions now in question, the Legislature of Quebec clearly recognized that even the Quebec Act of 1896, though admitting friendly societies, was not "reciprocal law" in the sense required by section 60 (6) of the Ontario Insurance Act; and therefore, in 1898, the Quebec Legislature enacted 61 Victoria c. 39, which embodies, term for term, the terms specified in the Ontario Act.

The law of Manitoba does not appear to me to answer the requirements of the Ontario Insurance Act.

22. The applicants for registry have put very strongly the alleged hardship that will fall upon Saratoga Lodge at Rat Portage if registry of the Manitoba society is refused. The circumstances under which that lodge was temporarily annexed to the Manitoba society have been already stated. (Par. 7 *supra*). By this mis-step Saratoga Lodge became an agency of an unregistered friendly society. That this constituted a gross breach of the Ontario Insurance Act is admitted by even the United States society: Exhibit 30, pp. 378-9. It is in evidence (Exhibit 31, pp. 45, 286) that the Ontario society at its legislative session of 1898 (February 16, 17) made provision for taking over all the members of Saratoga Lodge without medical examination and as at their age when they entered that lodge. It is further in evidence that certificates of the Ontario society have already been issued to all members of Saratoga Lodge who applied for them. To this it is replied that certificates will be void if issued to any whose age exceeds the limit

prescribed by the Ontario society's constitution. But the legislative body that enacted that constitution has also expressly authorized these special contracts to be made with the members of Saratoga Lodge, so that the Ontario Society would be clearly estopped from denying or disputing the validity of these certificates. There need, I think, be no apprehension upon this head; and, on the other hand, it must be remembered that the transaction of business by the Manitoba society in Ontario was wholly illegal; so that the certificates of that society could not be enforced in the courts of Ontario at all events.

Then it is said that the rates of monthly assessments levied by the Ontario society are graded according to the age of the member's entry into the society, whereas under the certificates issued to the members of Saratoga Lodge by the Manitoba society the rates of assessment were the same no matter what the certificate holder's age.

The Manitoba society cannot reasonably plead for the continuance in Ontario of a system which only three months ago in a memorial presented to the United States society (at its session of June 21 to July 1, 1898, Exhibit 30, pp. 295-6) they themselves said "is not an equitable one," and unsafe, and prayed might be abolished. The Committee on Good of the Order, to whom the Manitoba memorial was addressed, say (Exhibit 30, pp. 446-7) that they:

"Report it back with the recommendation that the prayer of the memorial be not granted. The memorial in effect asks for a severance of the financial relations of the Jurisdiction of Manitoba and North-West Territories from the Supreme Lodge, setting forth in their reasons for such action that both the level and classified plans are *inequitable, unpopular and will not afford the protection the Order promises.*"

The report of the committee was adopted (Exhibit 30, p. 463) and the prayer of the Manitoba memorial was accordingly refused; but, that relief was refused to the Manitoba society by the United States society is surely no reason for continuing to impose such a system upon a lodge in Ontario.

The present applicant's plea for the continuance of the system is consistent on the supposition that the real applicant is the United States society; but such a plea can hardly be made to consist with the memorial of the Manitoba society.

23. The fourth and last objection taken by the Ontario Society is, that the registration of the Manitoba Society under its present name, or under any name embracing the words "Ancient Order of United Workmen" would be an infringement upon the corporate and registered name of the Ontario Society; and would be a breach of section 73 of the Ontario Insurance Act.

That section is as follows:—

"73. No corporation shall be registered under a name identical with that under which any other existing corporation is registered, or so nearly resembling such name as to be likely, nor shall be registered under any other name, likely in the opinion of the Registrar, to deceive the members, or the public as to its identity; and no registered corporation shall be registered under a new or a different name except upon proof that such new or different name is authorized by law. 60 V. c. 36, s. 73."

The corporate name of the Ontario Society is "The Ancient Order of United Workmen of the Province of Ontario": Exhibits 23, 24, 33. The corporate name of the Manitoba Society is "The Grand Lodge of the Ancient Order of United Workmen of Manitoba and the Northwest Territories": Exhibits 1, 2, 3, 4, 12.

For the Ontario Society Mr. Aylesworth has urged with a great deal of force that the general short title of the Ontario Society is "The United Order of Ancient Workmen" or simply "The Workmen"; and that if another society was registered having as part of its name the words "The United Order of Ancient Workmen" there would be such a resemblance, as in the language of the section, would be "likely to deceive the members or the public as to its identity." On the other hand, Mr. Clute and Mr. Phippen point out that there are now on the register various societies of Foresters,—the Ancient Order of Foresters, the Independent Order of Foresters, the Canadian Order of Foresters, and the Catholic Order of Foresters. But these societies have really only one characteristic word of their names in common; whereas in the present case the whole characteristic phrase "Ancient Order of United Workmen" is common to both names, the names being afterwards distinguished by certain topographical words superadded. And further in the case of the Foresters, the various societies had long been in operation in Ontario when the registration Act of 1892 went into force, so that the public had become trained to distinguish them, and the societies had acquired in Ontario a vested right in their then names. But the case is different when an extra-Provincial society applying for the first time to be registered, asks to be registered in a name that is very largely identical with the registered name of a society which eighteen years ago was incorporated in that name under the law of Ontario; and which was registered in that name under the law of Ontario six years ago, being nine months before the Manitoba Society was incorporated; and which for eighteen years has been to the public of Ontario *the* Society of The Ancient Order of United Workmen: Exhibits 1, 2, 3, 23, 24, 33. In such a case, in the United States, as well as throughout the the British Empire, the court of the jurisdiction will protect the corporation which, according to the law of that jurisdiction, first acquired the actual possession and user of the name there. This principle was successfully invoked by the A.O U.W. United States society itself in Grand Lodge A.O.U.W. of Iowa v. Graham et al (Iowa Supreme Court 1896), 65 N. W. Rep. 637; Cf. People ex rel. Home Life Ins. Co. v. Home Life Assurance Co. (Mich. S. C. 1896) 69 N. W. Rep. 653; Supreme Court Independent O. F. (Canada) v. Supreme Court United O. F. (Wis. Sup. Ct. 1896) 53 N. W. Rep. 1011; Supreme Lodge K. of P. v. Improved Order K. of P. (Mich. S. C. 1897) 71 N. W. Rep. 470; 4 Detroit Legal News 269.

24. The applicants argue that a corporation, if registered at all, must be registered in its existing corporate name or collective name, and in none other. That is by no means the case. Section 73 of the Ontario Insurance Act expressly negatives that proposition. Two corporations having identical names may apply simultanously to be registered. In that case it would be a direct breach of the Act to register them both. The Registrar may refuse to register either of them until the decision of a competent court has determined the legal status of the applicants: The Queen v. The Registrar of Friendly Societies, L.R

7 Q B. 741. If through inadvertence, two corporations are registered under the same name, then the proper course is for the corporation last registered to obtain a change of corporate name : Lindley's Coy. Law 5th Ed. 112 3 ; Thring's Coy. Law 5th Ed. pp. 143 4. And the corporate name must be changed by competent authority, not by mere by-law of the corporation itself : The Queen v. Registrar of Joint Stock Cos. 10 Q.B (A. & E N.S.) 839, *Re* Sheffield, &c. Fire and Life Ins. Co.

As, however, the present application fails upon other grounds, it is unnecessary to pursue further the question of corporate name.

25 Upon the whole matter therefore I find and determine as follows :—

). That the United States Society is the real applicant in these proceedings ; that the United States Society has no status to make the application ; and that the name of the Manitoba Society is used to give an apparent legal status to the application.

(ii). That the Manitoba Society by reason of the limitations contained in its own constitution cannot legally undertake or transact business in the Province of Ontario.

(iii). That, in any case, the Manitoba Society has no status to apply for registry under the Ontario Insurance Act, because there is at present no reciprocal law of Manitoba fulfilling the requirements of section 60 (6) of the Ontario Insurance Act.

The application for registry is refused.

Given in triplicate under my hand and the seal of my office this thirty-first day of October, A.D. 1898.

(Signed) J. HOWARD HUNTER, (Seal)
Registrar of Friendly Societies.

IN APPEAL TO THE DIVISIONAL COURT OF THE HIGH COURT OF JUSTICE.

RE ANCIENT ORDER OF UNITED WORKMEN :

CLUTE, Q C. and PHIPPEN for appellants :
AYLESWORTH, Q C. for the respondents.

The oral judgment of Divisional Court, delivered Wednesday, 1st March, 1899.

SIR W. R. MEREDITH, C. J. :—This case has been very fully, and I think I may add very ably argued on the part of the appellants ; but it seems to me that one difficulty that the Registrar found to stand in the way of the registration of this Society has been

not displaced by what has been said, that is the one dealt with under the third head by Mr. Clute, that of reciprocal legislation in the Province of Manitoba, within the meaning of sub-section 6 of section 60, which provides that, when and so long as any other province of Canada by virtue of reciprocal law admits to that Province (upon the like terms as in this section specified) friendly societies incorporated by Ontario, the friendly societies of such Province may be admitted to registry upon due application and compliance with section 41 as to deposit; and then there is a provision that no applicant under this clause shall be admissible to registry unless certain conditions have been complied with.

It is unnecessary to express any opinion as to whether, where the reciprocal law of the other Province is more favorable to the foreign societies than is the law of Ontario to foreign societies, the subsection applies; but it seems to me to be clear that, with regard to this case, the law of Manitoba cannot be said to be reciprocal law admitting to that Province societies upon the like terms as mentioned in section 60.

The Manitoba Act provides in effect that a foreign society or company may be admitted to that Province upon such terms and conditions as the Executive Government of the Province may determine. It seems to me that, when that is stated to be the effect of it, it is perfectly clear that that is not as favorable as the terms contained in the Ontario Act which no doubt imposed conditions which are precedent to the right to register. The applicant has in Ontario the right on showing that it conforms to these conditions to be admitted. In the Province of Manitoba the applicant has no right to be admitted unless, in the particular case the executive chooses to admit it, and then only upon such terms as the executive chooses to exact.

It seems to me that that clearly can not be said to be as favorable, if one may use that term, as the provisions of the Ontario Act.

It is argued that, at present, the practice prevailing in Manitoba is more favorable than that obtaining in Ontario. But that is not what the Legislature has required The Legislature has required that the law shall be reciprocal admitting on like terms, and it does not suffice that the practice is so if the law permits a different practice to be adopted at the will of the executive.

I think the appeal must be dismissed.

Rose, J.:—The careful preparation that has marked the argument in this case has made its presentation very interesting. I have been much struck by the force of the arguments which have been addressed to the Court on all the points; and have admired the ingenuity of counsel in suggesting what would not have occurred to me as a possible answer to the position taken on subsection 6 of section 60.

As to all other points I should have required further consideration, and possibly should not have found my mind adverse to what was pressed upon us; but upon that subsection I have no doubt, entirely agreeing with what the learned Chief Justice has said, and think that no reciprocal law has been passed by the Province of Manitoba; and on that ground this company is not entitled to the benefit which it desires from registration in this Province. I agree in thinking that the appeal must be dismissed.

The Chief Justice:—This appeal will be dismissed with costs.

INDEXES

TO

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES.

The following indexes comprise all insurance corporations or companies standing registered at the 16th October, 1899:

PAGE 3.—Index A: Dominion Licensees standing registered at the 16th October, 1899, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of insurance in the Province.

PAGE 8.—Index B: Provincial Licensees standing registered at the 16th October, 1899, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 12.—Index C: Friendly Societies standing registered at the 16th October, 1899, being Societies registered by the Province of Ontario for the transaction of insurance therein.

J. HOWARD HUNTER,
Inspector of Insurance and Registrar of Friendly Societies.

INDEX A.—Dominion Licensees standing registered at the 16th October, 1899.

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 35 ...	Ætna Insurance Company of Hartford, Connecticut	1283	Fire and Inland Marine Insurance	May 1..	April 30
A 4 ...	Ætna Life Insurance Company of Hartford, Conn.....	1252	Life Insurance	" ..	" 30
A 3 ...	Alliance Assurance Company ..	1230	Fire Insurance	" ..	" 30
A 37 ...	American Surety Company of New York.....	1249	Guarantee Insurance.....	" ..	" 30
A 50 ...	American Fire Insurance Company	1288	Fire Insurance.....	" ..	" 30
A 16 ...	Atlas Assurance Company	1298	Fire Insurance....	" ..	" 30
A 31 ...	Boiler Inspection and Insurance Company of Canada	1240	Steam Boiler Insurance.....	" ..	" 30
A 41 ...	British Empire Mutual Life Assurance Company	1281	Life Insurance.....	" ..	" 30
A 18 ...	British American Assurance Company, Toronto	1220	Fire and Inland Marine Insurance	" ..	" 30
A 45 ...	British and Foreign Marine Insurance Company (Limited).	1217	Ocean and Inland Marine Insurance; also the business of insuring registered mail matter in transit from one point in Canada to any other point in Canada...	" ..	" 30
A 19 ...	Caledonian Insurance Company.	1296	Fire Insurance.....	" ..	" 30
A 40 ...	Canada Accident Assurance Company	1226	Accident and Plate Glass Insurance	" ..	" 30
A 4 ...	Canada Life Assurance Company, Toronto	1236	Life Insurance.....	" ..	" 30
A 44 ...	Canadian Order of the Woodmen of the World	1262	Life Insurance on the Assessment Plan to the extent authorized by its Act of Incorporation..... ..	" ..	" 30
A 46 ...	Canadian Railway Accident Insurance Company....	1241	Accident Insurance	" ..	" 30
A 50 ...	Canadian Fire Insurance Company	1287	Fire Insurance.....	" ..	" 30
A 28 ...	Commercial Travellers' Mutual Benefit Society	1251	Life Insurance on the Assessment Plan.....	" ..	" 30
A 6 ...	Commercial Union Assurance Company (Limited)	1244	Fire, Ocean, Inland Marine and Life Insurance.....	" ..	" 30
A 6 ...	Confederation Life Association of Canada	1234	Life Insurance.....	" .	" 30
A 39 ...	Connecticut Fire Insurance Company of Hartford, Conn	1270	Fire Insurance.....	" ..	" 30
A 30 ...	Covenant Mutual Life Association	1238	Life Insurance on the Assessment Plan.....	" ..	" 30

INDEX A: Dominion Licensees, etc —*Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 30 ...	Dominion Burglary Guarantee Company (Limited)	1258	Burglary Guarantee Insurance.	May 1 ..	April 30
A 27 ...	Dominion of Canada Guarantee and Accident Insurance Company	1261	Guarantee, Accident and Sickness Insurance	" ..	" 30
A 29 ...	Dominion Life Insurance Company	1297	Life Insurance	" ..	" 30
A 29 ...	Dominion Plate Glass Insurance Company	1291	Plate Glass Insurance	" ..	" 30
A 22 ...	Edinburgh Life Assurance Company	1232	Life Insurance.	" ..	" 30
A 45 ...	Employers' Liability Assurance Corporation (Limited)	1250	Guarantee and Accident Insurance	" ..	" 30
A 16 ...	Equitable Life Assurance Society of the United States	1268	Life Insurance .	" .	" 30
A 13 ...	Federal Life Assurance Company of Canada	1253	Life Insurance	" ..	" 30
A 56 ...	Fireman's Fund Insurance Company	1229	Ocean-Marine Insurance	" ..	" 30
A 49 ...	Grand Council of the Catholic Mutual Benefit Association of Canada	1215	Life Insurance on the Assessment Plan	" ..	" 30
A 43 ..	Great West Life Assurance Company	1248	Life Insurance	" ..	" 30
A 15 ..	Guarantee Company of North America	1225	Guarantee Insurance	" ..	" 30
A 14 ...	Guardian Fire and Life Assurance Company (Limited).	1259	Fire Insurance	" ..	" 30
A 38 ...	Hartford Fire Insurance Company, Hartford	1242	Fire Insurance	" ..	" 30
A 33 ...	Home Life Association of Canada	1218	Life Insurance on the Assessment Plan	" ..	" 30
A 34 ...	Imperial Insurance Company of London, England	1264	Fire Insurance	" ..	" 30
A 47 ..	Imperial Life Assurance Company of Canada	1219	Life Insurance	" ..	" 30
A 33 ...	Insurance Company of North America	1227	Fire and Inland Marine Insurance	" ..	" 30
A 9 ...	Lancashire Insurance Company.	1231	Fire Insurance	" ..	" 30
A 52 ...	Law Union and Crown Insurance Company	1374	Fire Insurance	July 1 ..	" 30
A 9 ...	Liverpool and London and Globe Insurance Company	1292	Fire and Life Insurance	May 1 ..	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 24 ...	Lloyd's Plate Glass Insurance Company	1294	Plate Glass Insurance	May 1....	April 30
A 25 ...	London Assurance Corporation, England	1235	Fire, Life and Inland Marine Insurance	"	" 30
A 41 ...	London Guarantee and Accident Company, Limited	1254	Guarantee and Accident Insurance	"	" 30
A 10 ...	London and Lancashire Fire Insurance Company	1256	Fire Insurance	"	" 30
A 23 ...	London and Lancashire Life Assurance Company	1299	Life Insurance...	"	" 30
A 26 ...	London Mutual Fire Insurance Company	1213	Fire Insurance	"	" 30
A 25 ...	London Life Insurance Company	1274	Life Insurance	"	" 30
A 35 ...	Manchester Assurance Company	1286	Fire Insurance	"	" 30
A 60 ...	Manheim Insurance Company..	1284	Ocean-Marine Insurance.....	" ...	" 30
A 27 ...	Manufacturer's Life Insurance Company	1277	Life Insurance.....	"	" 30
A 28 ...	Mercantile Fire Insurance Company	1255	Fire Insurance	"	" 30
A 42 ...	Metropolitan Life Insurance Company of New York	1243	Life Insurance....	"	" 30
A 11 ...	Mutual Life Insurance Company of New York	1273	Life Insurance.....	"	" 30
A 40 ...	Mutual Reserve Fund Life Association of New York.....	1224	Life Insurance on the Assessment plan.....	"	" 30
A 38 ...	National Assurance Company of Ireland	1237	Fire Insurance	"	" 30
A 51 ...	National Life Assurance Company of Canada	1389	Life Insurance.....	June 28 ..	" 30
A 18 ...	New York Life Insurance Company	1269	Life Insurance.....	May 1....	" 30
A 15 ...	North American Life Assurance Company	1267	Life Insurance.....	"	" 30
A 34 ...	North British and Mercantile Insurance Company	1275	Fire and Life Insurance	"	" 30
A 8	Northern Assurance Company..	1285	Fire Insurance	"	" 30
A 47 ...	Northern Life Assurance Company of Canada	1222	Life Insurance..	"	" 30
A 36 ...	Norwich and London Accident Insurance Association	1216	Accident Insurance	"	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 37 ...	Norwich Union Fire Insurance Society	1233	Fire Insurance	May 1....	April 30
A 24 ...	Ocean Accident and Guarantee Corporation, Limited	1223	Accident and Sickness Insurance	"	" 30
A 46 ...	Ontario Accident Insurance Company	1293	Accident and Sickness Insurance	"	" 30
A 32 ...	Ontario Mutual Life Assurance Company	1247	Life Insurance.....	"	" 30
A 26 . .	Phenix Insurance Company of Brooklyn	1278	Fire and Inland Marine Insurance	"	" 30
A 10 ...	Phœnix Assurance Company of London	1246	Fire Insurance	"	" 30
A 39 ...	Phœnix Insurance Company, Hartford, Conn.....	1279	Fire Insurance	"	" 30
A 32 ...	Provident Savings Life Assurance Society.....	1290	Life Insurance.	"	" 30
A 13 ...	Quebec Fire Assurance Company.	1282	Fire Insurance	"	" 30
A 11 ...	Queen Insurance Company of America	1280	Fire Insurance	"	" 30
A 61 ...	Reliance Marine Insurance Company (Limited)	1261	Ocean-Marine Insurance.....	" ...	" 30
A 7	Royal Insurance Company	1271	Fire and Life Insurance	"	" 30
A 48 ...	Royal Victoria Life Insurance Company	1260	Life Insurance	"	" 30
A 49 ...	Scottish Amicable Life Assurance Society.....	1239	Life Insurance	"	" 30
A 17 ...	Scottish Union and National Insurance Company	1228	Fire Insurance	"	" 30
A 5	Standard Life Assurance Company, Scotland	1212	Life Insurance	"	" 30
A 43 ...	Star Life Assurance Society of England	1263	Life Insurance	"	" ..
A 31 ...	Sun Insurance Office, London, England	1221	Fire Insurance	"	" 30
A 22 ...	Sun Life Assurance Company of Canada	1272	Life Insurance	"	" 30
A 48 ...	Supreme Court of the Independent Order of Foresters.....	1257	Assessment Life, Disability and Sickness Insurance.	"	" 30
A 21 ...	Temperance and General Life Assurance Company of North America	1289	Life Insurance	"	" 30

INDEX A: Dominion Licensees, etc.—*Concluded.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 54 ...	Thames and Mercy Marine Insurance Company (Limited..	1230	Ocean-Marine Insurance.....	May 1...	April 30
A 21 ...	Travellers' Insurance Company of Hartford, Conn.....	1215	Life and Accident Insurance ..	" ..	" 30
A 20 ...	Union Mutual Life Insurance Company of Maine.....	1265	Life Insurance	" ...	" 30
A 12 ...	Union Assurance Society, London, England.....	1276	Fire Insurance	" ...	" 30
A 58 ...	Union Marine Insurance Company (Limited)	1211	Ocean-Marine Insurance.....	" ...	" 30
A 19 ...	United States Life Insurance Company	1266	Life Insurance	" ...	" 30
A 51 ...	Victoria-Montreal Fire Insurance Company.....	1300	Fire Insurance	" 29...	" 29
A 8	Western Assurance Company, Toronto	1214	Fire, also Ocean and Inland Marine Insurance.....	" 1...	" 30

REGISTER OF PROVINCIAL LICENSEES, INCLUDING ALL COMPANIES SO OF PUBLICATION

Page report	Name of Company.	System.	Head Office.	President.
*	Algoma Mutual	Mutual	Sault Ste. Marie	Thomas Nott
B 103	Amherst Island	Mutual	Stella	A. W. Hitchens
†	Anglo-American	Stock	Toronto	S. F. McKinnon
B 230	Ayr Farmers'	Mutual	Ayr	Robert McCraw
B 147	Bancroft Mutual	Mutual	Bancroft	Fred'k Mullett
B 97	Bay of Quinte Agricultural	Mutual	Picton	Thomas Wellbanks
B 51	Berlin Mutual	Mutual and Stock	Berlin	D. Hibner
B 191	Bertie and Willoughby F'rmers'	Mutual	Ridgeway	R. McCredie
B 155	Blanshard	Mutual	St. Mary's	W. F. Sanderson
B 123	Blenheim, North	Mutual	Chesterfield	T. Lockhart
B 226	Brant County Farmers'	Mutual	Paris	Joseph McIntyre
B 145	Bruce West Farmers'	Mutual	Kincardine	A. Campbell
B 236	Canadian Millers'	Mutual	Hamilton	Wm. Snider
B 197	Caradoc Farmers'	Mutual	Mount Brydges	Wm. Young
B 243	Clinton Township	Mutual	Beamsville	Jacob Michner
B 171	Culross	Mutual	Teeswater	Thos. Allison
B 167	Dereham and West Oxford	Mutual	Mount Elgin	W. Nancekivell
B 215	Dominion Mutual	Mutual	Owen Sound	Jesse Trull
B 199	Dorchester North and South	Mutual	Harrietsville	S. Charlton
B 111	Downie	Mutual	St. Paul's	D. McIntosh
B 159	Dufferin Farmers'	Mutual	Shelburne	Wm. Dynes
B 95	Dumfries N. and Waterloo S.	Mutual	Galt	G. H. Mulholland
B 189	Dunwich Farmers'	Mutual	Wallacetown	P. J. McCallum
B 119	Easthope, South, Farmers'	Mutual	Tavistock	Werner Youngblut
B 56	Economical	Cash Mutual	Berlin	J. Fennell
B 193	Ekfrid	Mutual	Melbourne	J. Watterworth
B 125	Elma Farmers'	Mutual	Atwood	John R. Hammond
B 127	Eramosa	Mutual	Rockwood	David Rea
B 207	Erie Farmers'	Mutual	Selkirk	Nicholas Riecheld
B 25	Equity Fire	Stock	Toronto	Arch. Campbell, M.P.
B 3	Excelsior Life	Joint Stock	Toronto	E. F. Clarke, M.P.
B 9	Farmers' and Traders'	Stock	St. Thomas	J. H. Still
B 169	Farmers' Central	Mutual	Walkerton	James Tolton
B 218	Farmers' Union	Mutual	Lindsay	Johnston Ellis
B 59	Fire Insurance Exchange	Mutual and Stock	Toronto	Fred'k Wyld
B 151	Formosa	Mutual	Formosa	Andrew Wæchter
B 149	Germania Farmers'	Mutual	Lot 3, con. 8, Tp. Normanby	Adam Keller
B 99	Glengarry Farmers'	Mutual	Lochiel	D. C. Campbell
B 63	Gore District	Cash Mutual	Galt	James Young, Hon.
B 211	Grand River	Mutual	York	Robert Johnston
B 105	Grenville Patron	Mutual	Spencerville	Joseph Scott
B 143	Grey and Bruce	Mutual	Hanover	Wm. Little
B 135	Guelph Township	Mutual	Lot 27, div. A, Guelph tp.	R. Shortreed
B 133	Haltou Union Farmers'	Mutual	Acton	John Ramsay
B 107	Hamilton Township	Mutual	Cold Springs	E. A. Hoskin
B 67	Hand-in-Hand	Mutual and Stock	Toronto	Larratt W. Smith, D.C.L.
B 179	Hay Township Farmers'	Mutual	Zurich	John Sherritt
B 117	Hopewell Creek	Mutual	New Germany	Wm. J. Malloy
B 173	Howick Farmers'	Mutual	Gorrie	John R. Miller
B 187	Howard Farmers'	Mutual	Ridgetown	Henry Buller
B 209	Kent and Essex	Mutual	Romney	Robert Wilkie
B 31	Keystone Fire	Joint Stock	St. John, N.B.	Hon. A. F. Randolph

* Algoma Mutual Fire Insurance Company was licensed on 13th June, 1899, to insure only on the
† Anglo-American Fire Insurance Company was licensed on 16th March, 1899, for the transaction of
s Chief Agent and

LICENSED AND AUTHORIZED TO TRANSACT BUSINESS AT THE DATE OF THIS REPORT.

Post office.	Vice-President.	Post office.	Secretary.	Post office.
McLennan	Charles Young	Richard's Landing	H. N. Young	Sault Ste. Marie.
Emerald	Wm. Allen	Stella	T. J. Polley	Stella.
Toronto	Thomas Long		A. Dean	Toronto.
Princeton	Wm. Oliver	Ayr	Joseph Wrigley	Ayr.
Bancroft	Robt. Lancaster	Bronson	John Jackson	Bancroft.
Milford	G. Nelson Rose	Waupoose	C. H. Widdifield	Picton.
Berlin	J. R. Stouffer	Berlin	F. C. Brown	Berlin.
Chippewa	Wm. Vanalstine	Crowland	H. N. Hibbard	Ridgeway.
Rannock	Thomas Epplett	St. Mary's	P. S. Armstrong	St. Mary's.
Walmer	A. Bean	Bright	Geo. Middlemas	Bright.
Mohawk	Wm. Roddick	Brantford	Wm. Turnbull	Paris.
Lorne	Thomas Hardie	Kincardine	J. H. Fleming	Kincardine.
Waterloo	James Goldie	Guelph	Seneca Jones	Hamilton.
Mount Brydges	W. S. Wild	Calder	W. E. Sawyer	Mount Brydges
Tintern	J. H. Walker	Beamsville	Levi Moyer	Beamsville.
Teeswater	Wm. Reid	Teeswater	David McIntosh	Teeswater.
Ingersoll	Thomas Prouse	Mt. Elgin	T. R. Mayberry	Ingersoll.
Bowmanville	W. Eyres	Peterboro'	R. J. Doyle	Owen Sound.
Springfield	S. Barr	Mossley	D. D. York	Harrietsville.
Avonbank	Samuel Rankin	Fairview	Peter Smith	Sebringville.
Granger	Vickers Bates	Horning's Mills	James Brown	Melancthon.
Lynden	B. B. Krupp	New Dundee	Wm. Deans	Galt.
Dutton	D. Thomson	Cowal	W. A. Galbraith	Iona Station.
Tavistock	Leonard Schaefer	Tavistock	Wm. S. Russell	Tavistock.
Berlin	George Laing	Berlin	W. H. Schmaltz	Berlin.
Glencoe	John McCallum	Glencoe	A. P. McDougald	Melbourne.
Moncton	James Donaldson, sr.	Atwood	Robert Cleland	Listowel.
Fergus	James W. Benham	Rockood	Hugh Black	Rockwood.
Fisherville	John Bradford	Pt. Maitland	Edwin Hoover	Selkirk.
Toronto	Thos. Crawford, M.PP	Toronto	W. Greenwood Brown.	Toronto.
Toronto	S. J. Parker	Owen Sound	E. Marshall	Toronto.
St. Thomas	J. Campbell	St. Thomas	D. E. Galbraith	St. Thomas.
Walkerton	Henry Arkell	Teeswater	J. J. Schumacher	Walkerton.
Lindsay	John Campbell	Woodville	R. G. Corneil	Lindsay.
Toronto	R. W. Elliott	Toronto	Hugh Scott	Toronto.
Walkerton	B. Oberle	Carlsruhe	Julius Noll	Formosa.
Ayton	Adam Pletsch	Alsfeldt	George Hopf	Moltke.
Laggan	Wm. Rankin	Dalkeith	V. G. Chisholm	Lochiel.
Galt	A. Warnock	Galt	R. S. Strong	Galt.
Empire	H. E. Harrison	Blackheath	F. A. Nelles	York.
Prescott	Henry Morgatroyd	Mainsville	F. M. Scott	Prescott.
Walkerton	Thomas Milligan	Durham	Duncan Campbell	Hanover.
Guelph	R. McIntosh	Guelph	Major Geo. B. Hood	Guelph.
Eden Mills	James Kirkwood	Ospringe	Colin Cameron	Eden Mills.
Cobourg	J. C. Rosevear	Cold Springs	David Eagleson	Cold Springs.
Toronto	Hugh Scott	Toronto	Hugh Scott	Toronto.
Harpley	Justice Mellick	Zurich	Henry Eilber, M.P.P.	Crediton
Yatton	Jos. L Broham	Weissenburg	Anton Frank	New Germany.
Jamestown	E. Bryans	Jamestown	Wm. S. McKercher	Wroxeter.
Selton	James Serson	Morpeth	E. D. Mitton	Ridgetown.
Blenheim	Thomas Siddle	Wheatley	Thos. C. Renwick	Romney.
Fredericton, N. B.	Alfred Markham	St. John, N.B.	s Malcolm Gibbs	Toronto.

premium note plan fire risks other than mercantile and manufacturing.
general fire insurance. Government deposit $25,000.
ttorney for Ontario.

REGISTER OF PROVINCIAL LICENSEES INCLUDING ALL

Page report.	Name of Company.	System.	Head Office.	President.
B 205 ..	Lambton Farmers'.....	Mutual	Watford.....	Arch'd McIntyre ....
B 222 ..	Lanark.	Mutual	Perth.....	Wm. Lees..... .....
B 109 ..	Lennox and Addington....	Mutual	Napanee	B. C. Lloyd.....
B 181 ..	Lobo Township....	Mutual	Coldstream..... ..	W. H. Coverhill ....
B 177 ..	London Township Farmers'	Mutual	Arva..... ...	E. Roberts .....
B 165 ..	McGillivray.....	Mutual	West McGillivray	Wm. L. Corbett.....
B 129 ..	McKillop.....	Mutual	Lot 17, con. 5, McKillop Township.....	John B. McLean.....
B 220 ..	Maple Leaf.....	Mutual	Columbus	Wm. Smith .....
B 35 ..	Merchants' Fire	Stock.	Toronto,...	Hon. G. E. Foster, M.P
B 224 .	Midland.....	Mutual	Uxbridge.....	Wm. H. Hamilton...
B 71 ..	Millers' and Manufacturers'	Stock Mutual....	Toronto..	James Goldie .....
B 137 ..	Nichol.....	Mutual	Fergus	Wm. Taylor.. .. ..
B 161 ..	Nissouri Farmers'	Mutual	Kintore	Wm. Gerrie.....
B 183 .	Norfolk Farmers'..	Mutual	Simcoe.....	G. H. Chrysler .....
B 203 ..	Oneida Farmers'.....	Mutual	Oneida.....	James Downey .....
	*Ottawa Fire	Joint Stock.....	Ottawa.....	....
B 139 ..	Otter.	Mutual	Norwich.....	John Popham.....
B 141 ..	Oxford Farmers'..... .	Mutual	Embro	Columbus Ross.....
B 101 ..	Peel and Maryborough.....	Mutual	Drayton	W. T. Whele.. .....
B 259 ..	Peel County Farmers'... .	Mutual	Brampton.....	George Cheyne. .....
B 15 ..	People's Life	Cash.....	Toronto	W. W. Ogden, M.D..
B 75 ..	Perth	Cash Mutual	Stratford.....	Wm. Davidson .....
B 131 ..	Puslinch	Mutual	Aberfoyle.....	Wm. Rae.....
B 42 ..	Queen City.....	Joint Stock.	Toronto.....	Hugh Scott.....
B 232 ..	Renfrew Farmers'	Mutual	Renfrew.....	John McGregor.....
B 245 ..	Saltfleet and Binbrook	Mutual	Elfrida.....	A. D. Lee.....
B 228 ..	Scott.....	Mutual	Sandford	John Thompson.....
B 163 ..	Simcoe County.....	Mutual	Keenanville.....	G. C. Morrow.....
B 201 ..	Southwold Farmers'.....	Mutual	Sheldon.....	D. Turner .....
	†Standard Mutual.....	Mutual	Markham.....	P. R. Hoover.....
B 153 ..	Sydenham.....	Mutual	Owen Sound.....	Jas. Gardner .....
B 185 ..	Townsend Farmers'..... ..	Mutual	Waterford.....	Oscar McMichael....
B 113 ..	Usborne and Hibbert	Mutual	Farquhar.....	J. Essery.....
B 234 ..	Victoria.....	Mutual	Hamilton.....	Geo. H. Mills..... .
B 175 ..	Walpole Farmers'.	Mutual	Jarvis...	Robert Miller... ....
B 78 ..	Waterloo.....	Cash Mutual	Waterloo..... ...	Geo. Randall.....
B 115 ..	Waterloo, North, Farmers'.	Mutual	Waterloo	Val. Otterbein.....
B 121 .	Wawanosh, West.....	Mutual	Dungannon..... ...	J. Ballantyne..... ..
B 82 ..	Wellington	Mutual and Stock	Guelph	Geo. Sleeman.....
B 213 ..	Westminster Township.....	Mutual	Westminster..... ...	J. Thorncroft.....
B 157 ..	Williams, East	Mutual	Nairn.....	David Sutherland....
B 195 ..	Yarmouth	Mutual	New Sarum	W. G. Sanders. .....
B 241 ..	York Mutual.	Mutual and Stock	Toronto.....	Wm. J. Hill, M.P.P.

* Ottawa Fire Insurance Company was licensed on 30th September, 1899, for the transaction

† Standard Mutual Fire Insurance Company was licensed on 18th January, 1899, to insure only on

COMPANIES AUTHORIZED TO TRANSACT BUSINESS.—*Concluded.*

Post office.	Vice-President.	Post office.	Secretary.	Post office.
Napier	Albert Duncan	Petrolia	W. G. Willoughby	Walnut.
Fallbrook	Samuel Wilson	Harper	Geo. Ritchie	Perth.
Napanee Mills	T. F. Aylsworth	Odessa	M C Bogart	Napanee.
Vanneck	John Ferguson	Ferguson	J. Marsh	Coldstream.
Bobcaygeon	Samuel Wheaton	The Grove	Edward Dann	Bryanston.
Brinsley	John D. Drummond	Ailsa Craig	Wm. Fraser	W.McGillivray
Kippen	Thos. Fraser	Brucefield	W. J. Shannon	Seaforth.
Columbus	Hon.J.Dryden,M.P.P.	Brooklin	Wm. Purves	Columbus.
Ottawa	E.Coatsworth,jr.,LL.B	Toronto	J. H. C. Durham	Toronto.
Uxbridge	Geo. F. Bruce	Beaverton	J. E. Gould	Uxbridge.
Guelph	J. L. Spink	Toronto	Hugh Scott	Toronto.
Fergus	Chas. Nicklin	Ponsonby	James Beattie	Fergus.
Ingersoll	Wm. Whetstone	Lakeside	E. J. Pearson	Kintore.
Port Dover	John Murphy	Silver Hill	T. A. Moore	Simcoe.
Willowgrove	W. S. Dunnet	Clanbrassil	David Kett	Willowgrove.
.....	.....	.....	.....	.....
Burgessville	Wm Schell	Woodstock	H. Van Valkenburg	Norwich.
Embro	Robert McLeod	Bennington	James Munro	Embro.
Goldstone	James Duncan	Drayton	James McEwing	Drayton.
Brampton	D. H. Marshall	Snelgrove	L. Cheyne	Brampton.
Toronto	Newton Cossitt	Brockville	Thos. Joliffe	Toronto,
Stratford	Wm. Mowat	Stratford	Charles Packert	Stratford.
Arkell	Joseph Little	Hespeler	James Scott	Aberfoyle.
Toronto	Thos. Walmsley	Toronto	Thos. Walmsley	Toronto.
Renfrew	Duncan Stewart	Renfrew	Frank Leonard	Renfrew.
Stony Creek	Wm. Martin	Binbrook	Geo. Spera	Elfrida.
Uxbridge	G. A. Smith	Sandford	Wm. Nelson	Uxbridge.
Keenansville	James Brett	Allliston	Jos. Wright	Beeton.
West Magdala	Angus McLarty	St. Thomas	.....	.....
.....	W. Armstrong	.....	H. B. Reesor	Markham.
Meaford	James Thomson	Annan	James Cochrane	Owen Sound.
Waterford	Wm. P. Skirrow	Bloomsburg	S. Cunningham	Waterford.
Exeter	R. H. Bain	Fullarton	Thos. Cameron	Farquhar.
Hamilton	R. Æ. Kennedy	Hamilton	W. R. Stuart	Hamilton.
Nanticoke	Jas. B. Wilson	Jarvis	Geo. Millar	Jarvis.
Waterloo	John Shuh	Waterloo	Frank Hight	Waterloo.
Heidelberg	Jacob C. Hallman	Breslau	Levi Stauffer	Waterloo.
Pine River	Finlay Anderson	Belgrave	John M Roberts	Dungannon.
Guelph	John I. Hobson	Guelph	John Davidson	Guelph.
Lambeth	Daniel McPherson	Glanworth	James Elliott	Wilton Grove.
Nairn	D. J. Donaldson	Strathroy	Wm. McCallum	Fern Hill.
St. Thomas	W. L Vansyckle	Dexter	W. H. Elliott	New Sarum.
Toronto	J. D. Evans	Islington	James G. Wilgar	Toronto.

of General Fire Insurance. Government Deposit, $25,000.

the premium note plan, Fire Risks other than Mercantile and Manufacturing.

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered at the 16th October, 1899.

Report page.	Short name of society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry.	
							Begins, 1899.	Ends, 1900.
C 179.	Anderson Furniture Co. Employees' Benefit Society	1895	Woodstock	Thos. Milburn	646	Sick and funeral benefits	July 1.	June 30.
C 182.	Army and Navy Veterans, Toronto	1888	Toronto	John R. Gray	624	Insurance against sickness and death	"	"
C 183	Army and Navy Veterans, Hamilton.	1889	Hamilton	John Gardner	599	Sick and funeral benefits	"	"
C 141.	Bank of British North America W. and O. Fund	1891	Montreal	A. C. Skelton	579	Insurance against death	"	"
C 151.	Bricklayers' and Masons' Union, No. 1, of Ontario	1881	Hamilton	W. J. Whitelock	571	Sick and funeral benefits	"	"
C 88	Canada Atlantic Railway Employees' Sick and Disability Society	1894	Ottawa	W. D. F. McEwen	632	Sick and funeral benefits	"	"
C 11.	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	577	Insurance against sickness and disability or death	"	"
C 197.	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	647	Insurance against sickness and death	"	"
C 155	Cigarmakers' Union, No. 27, Toronto.	1869	Toronto	J. Pamphilon	636	Sick, funeral and out of work benefits	"	"
C 157.	Cigarmakers' Union, No. 55, Hamilton	1869	Hamilton	Thomas O'Dowd	643	Sick, funeral and out of work benefits	"	"
C 159	Cigarmakers' Union, No. 59, Brantford	1886	Brantford	F. Mather	633	Sick, funeral and out of work benefits	"	"
C 173.	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	C. V. Rippon	612	Sick and funeral benefits	"	"
C 201	Cockshutt Plow Company Relief Association	1899	Brantford	David Richardson	648	Sick and funeral benefits	"	"
C 51.	Commercial Travellers' Association of Canada	1874	Toronto	James Sargant	578	Insurance against accident and death	"	"
C 53.	Commercial Travellers' Association of Western Ontario	1885	London	Alfred Robinson	575	Insurance against death	"	"
C 107.	Daughters and Maids of England	1890	Toronto	L. G. Cross	626	Sick and funeral benefits	"	"
C 171.	Dominion Expressmen's Sick Benefit Association	1889	Toronto	John Blackhall	601	Insurance against sickness and death	"	"
C 76.	Emerald Beneficial Association, Grand Branch of	1874	Toronto	William Lane	620	Insurance against sickness and death	"	"
C 122.	Federated Letter Carriers	1891	Toronto	Alex. McMordie	596	Insurance against sickness and death	"	"
C 3.	Foresters, Ancient Order of	1871	Toronto	W. Williams	583	Insurance against sickness and death	"	"
C 24.	Foresters, Canadian Order of	1879	Brantford	Thomas White	597	Insurance against sickness and death	"	"

C 70.	Foresters, Catholic Order of	1883	Chicago	Theo. B. Thiele	566	Insurance against sickness and death	"	"
C 169.	Gendron Manufacturing Co's Employees' Mutual Benefit Society	1890	Toronto	J. D. Baron	569	Sick and funeral benefits	"	"
C 202.	George Duffy Benefit Association	1898	Toronto	Frank Gilmore		Sick and funeral benefits	"	"
C 119.	German Benevolent Society	1881	Hamilton	G. Bartmann	637	Insurance against sickness and death	"	"
C 147.	Globe Printing Co's Employees' Benefit Society	1885	Toronto	T. Jeffrey	629	Sick and funeral benefits	"	"
C 104.	Hamilton Police Benefit Fund	1891	Hamilton	John Timson	621	Insurance against death, also life-time benefits	"	"
C 175.	Heintzman & Co's Employees' Benefit Society	1885	Toronto	A. S. Consterdine	568	Insurance against sickness and death	"	"
C 193.	Hibernians, Ancient Order of	1888	Toronto	Hugh McCaffrey	585	Insurance against sickness and death	"	"
C 181.	Hobberlin Bros. Co. Benefit Society	1897	Toronto	A. E. Herington	628	Sick and funeral benefits	"	"
C 14.	Home Circles, Canadian Order of	1884	Toronto	J. M. Foster	586	Insurance against sickness and death, also life-time benefits (including endowments)	"	"
C 100.	Irish Catholic Benevolent Union	1883	Toronto	J. J. Flanagan	638	Insurance against sickness and death	"	"
C 115.	Italian Benevolent Society	1888	Toronto	D. A. G. Glionna	634	Insurance against sickness and death	"	"
C 47.	Knights of the Maccabees, Supreme Tent	1883	Port Huron	G. J. Siegle	574	Insurance against sickness and death	"	"
C 28.	Knights of Pythias, Supreme Lodge	1864	Nashville	R. L. C. White	607	Insurance against sickness and death	"	"
C 74.	Knights of St. John, R. C. Union of	1893	Toronto	Thos. Callaghan	622	Insurance against sickness and death	"	"
C 97.	Knights of St. John and Malta	1875	Toronto	John A. Cowan	603	Insurance against sickness and death, also life-time benefits	"	"
C 131.	Ladies' Orange Benevolent Association	1895	Chatham	Mrs. Longmoore	564	Sick and funeral benefits	"	"
C 106.	London Police Benefit Fund	1877	London	R. Birrell	615	Insurance against death, also life-time benefits	"	"
C 195.	Loyal Orange Young Briton Lodge, No. 33	1895	Ottawa	W. J. Kissick	581	Sick and funeral benefits	"	"
C 135.	Loyal True Blue Association	1889	Port Perry	Nicholas Ingram	623	Insurance against sickness and death	"	"
C 187.	Macdonald Manufacturing Company's Employees' Benefit Society	1897	Toronto	W. Carson	606	Sick and funeral benefits	"	"
C 161.	Massey-Harris (Toronto) Employees' Mutual Benefit Society	1883	Toronto	Robert Thompson	635	Sick and funeral benefits	"	"
C 163.	Massey-Harris (Brantford) Relief Assn	1885	Brantford	Percy Gregory	612	Insurance against sickness and death	"	"
C 95	Mutual Masonic Compact	1877	St. Catharines	Levi Yale	614	Insurance against death	"	"
C 149.	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	Henry Balson	591	Sick and funeral benefits	"	"
C 93.	Merchants' Life Association	1889	Toronto	Jas. G. Howarth	645	Insurance against sickness and death	"	"
C 31.	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	619	Insurance against sickness and death	"	"
C 168.	Oddfellows, Grand United Order of	1852	Windsor	R. L. Dunn	642	Insurance against sickness and death	"	"
C 17.	Oddfellows, Independent Order of	1855	Toronto	J. B. King	617	Insurance against sickness and death	"	"
C 124.	Oddfellows, Independent Order, M.U.	1887	Toronto	G. M. Gardner	616	Insurance against sickness and death	"	"
C 21.	Oddfellows' Relief Association	1874	Kingston	R. Meek	562	Insurance against disability or death	"	"
C 189.	Ontario Benefit Society	1898	Toronto	W. S. Harrison	605	Sick and funeral benefits	"	"

16 N.

13

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance, etc.—*Concluded.*

Report page.	Short name of society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No	For what insurance contracts registered,	Term of registry. Begins 1899.	Term of registry. Ends 1900.
C 64.	Orange Grand Lodge, Ontario West	1881	Toronto	William Lee	613	Insurance against sickness and death	July 1	June 30
C 35.	Orange Grand Lodge of B. A.	1890	Toronto	J. S. Leighton	572	Insurance against death	"	"
C 145.	Ottawa Typographical Union No. 102.	1867	Ottawa	R. Mackell	600	Sick and funeral benefits	"	"
C 86.	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	589	Insurance against sickness and death	"	"
C 165.	Postal Benefit Association, Toronto	1891	Toronto	T. D. Gould	611	Insurance against death	"	"
C 84.	Railroad Trackmen, United Brotherhood of	1893	Ottawa	H. F. McKenney	639	Insurance against sickness and death	"	"
C 139.	Reliance Benefit Order	1895	Toronto	A. S. Stewart	598	Sick and funeral benefits	"	"
C 38.	Royal Arcanum	1877	Boston	W. O. Robson	563	Insurance against sickness and death	"	"
C 42.	Royal Templars of Temperance	1884	Hamilton	C. V. Emory	565	Insurance against sickness and death, also life-time benefits	"	"
C 137.	Sanctuary Robin Hood, A. O. S.	1878	Toronto	W. H. Henley	631	Sick and funeral benefits	"	"
C 66.	Societe des Artisans Canadien Francias de la Cité Montreal	1876	Montreal	Henri Roy	592	Insurance against sickness and death	"	"
C 55.	Sons of England	1877	Toronto	John W. Carter	573	Insurance against sickness and death	"	"
C 62.	Sons of Ireland	1890	Toronto	Thomas Rooney	584	Insurance against sickness and death	"	"
C 59.	Sons of Scotland	1876	Toronto	D. M. Robertson	567	Insurance against death	"	"
C 90.	Sons of Temperance (Grand Division of Canada West)	1849	Whitby	W. H. Bewell	561	Insurance against sickness and death, also life-time benefits	"	"
C 117.	St. Boniface Benefit Society	1892	Berlin	A. Fuhrman	593	Sick and funeral benefits	"	"
C 79.	St. Jean Baptiste Society, Ottawa	1887	Ottawa	Chas. Castonguay	641	Insurance against sickness and death	"	"
C 127.	St. Joseph Mutual Benefit Society, Toronto	1889	Toronto	U. Renaud	570	Sick and funeral benefits	"	"
C 129.	St. Joseph Aid Society (Formosa)	1887	Formosa	J. D. Kuntz	618	Insurance against sickness and death	"	"
C 81.	St. Joseph (Union of), Ottawa	1863	Ottawa	F. X. Talbot	590	Insurance against sickness and death	"	"
C 177.	St. Lawrence Foundry Employees' Society	1890	Toronto	J. A. Nicholson	625	Sick and funeral benefits	"	"
C 121.	St. Luke Sick Benefit Society	1894	Amherstburg	L. Bertrand	644	Sick and funeral benefits	"	"
C 109.	Theatrical Mechanics, Toronto	1886	Toronto	W. E. Meredith	602	Insurance against sickness and death	"	"
C 113.	Toronto Firemen's Benefit Fund	1891	Toronto	John Thompson	604	Insurance against sickness and death, also life-time benefits	"	"
	Toronto Hebrew Benevolent Society	1898	Toronto	Louis Raskind	582	Sick and funeral benefits	"	"
C 111.	Toronto Musical Protective Association	1887	Toronto	Jno. W. Gray	627	Sick and funeral benefits	"	"

C 102.	Toronto Police Benefit Fund	1882	Toronto	Charles Seymour	610	Insurance against death, also life-time benefits	"	
C 185.	Toronto Civic Employees' Benevolent Association	1888	Toronto	E. J. Hopkins	608	Insurance against sickness and death	"	"
C 153.	Toronto Railway Employees' Union and Benefit Society	1893	Toronto	Thomas Hogg	640	Insurance against sickness and death	"	"
C 143.	Toronto Typographical Union No. 91	1844	Toronto	James Wilson	580	Insurance against sickness and death	"	"
C 191.	United Daughters of Chatham	1855	Chatham	Sarah E. Burton	595	Sick and funeral benefits	"	"
C 8.	United Workmen, Ancient Order of	1879	Toronto	M. D. Carder	576	Insurance against death	"	"
C 133.	United Protestant Benevolent Association	1881	Hamilton	James Harper	594	Insurance against sickness and death	"	"
C 201.	Verity Plow Company Relief Association	1899	Brantford	N. W. Creech	650	Sick and funeral benefits	Sept. 7	"
C 167.	Victoria Lodge No. 7, Good Samaritans	1862	Hamilton	Annie Gwyder	630	Sick and funeral benefits	July 1	"
C 202.	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1898	Toronto	Jos. Hough	609	Sick and funeral benefits		"
C 199.	Young Men's Hebrew Association	1896	Toronto	Joseph Harris	619	Sick and funeral benefits	July 1	"

(143)

2429 1

48665
Gov.Doc.
Ont
L

Ontario. Legislati
Sessional pap
Vol.32,pt.3 (1900)

DATE.	N